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RURAL REHABILITATION IN
REGION ONE

1937

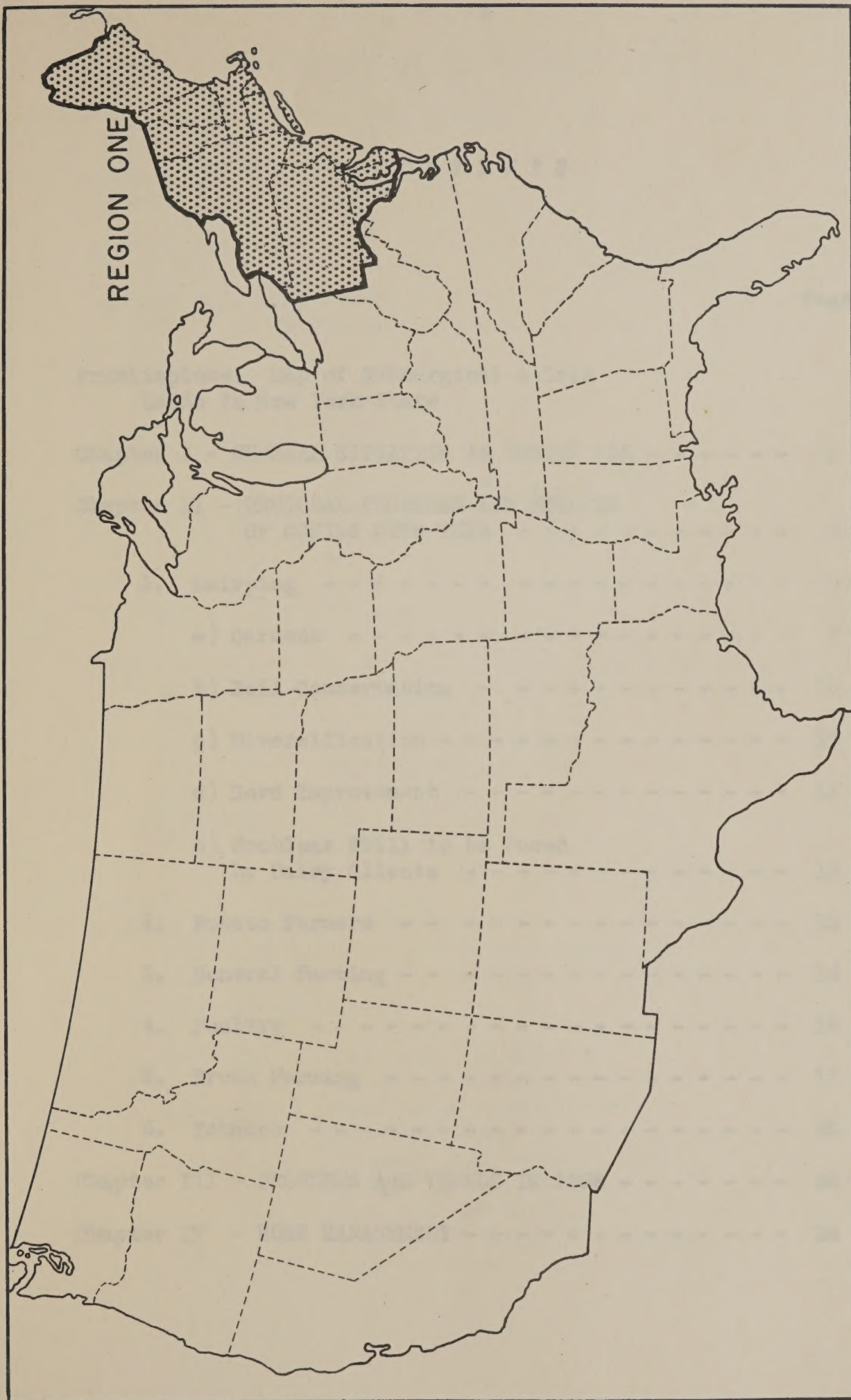


UNITED STATES DEPARTMENT OF AGRICULTURE

FARM SECURITY ADMINISTRATION

REGIONAL DIVISION OF INFORMATION

WASHINGTON, D. C.



C O N T E N T S

	Page
Frontispiece: Map of Submarginal & Idle Lands in New York State	
Chapter I - GENERAL SITUATION IN REGION ONE - - - - -	1
Chapter II - REGIONAL PROBLEMS AND METHODS OF COPING WITH THEM - - - - -	7
1. Dairying - - - - -	9
a) Gardens - - - - -	9
b) Soil Conservation - - - - -	10
c) Diversification - - - - -	10
d) Herd Improvement - - - - -	11
e) Problems Still to be Faced by Dairy Clients - - - - -	11
2. Potato Farmers - - - - -	12
3. General Farming - - - - -	14
4. Poultry - - - - -	15
5. Truck Farming - - - - -	17
6. Tobacco - - - - -	20
Chapter III - PROBLEMS AND TRENDS IN 1938 - - - - -	22
Chapter IV - HOME MANAGEMENT - - - - -	24

Chapter V	- COOPERATIVES AND COMMUNITY SERVICES - - -	30
Chapter VI	- FARM DEBT ADJUSTMENT - - - - -	35
Chapter VII	- LOAN COLLECTIONS - - - - -	44
A P P E N D I X - - - - -		1
GENERAL FARM STATISTICS	REGION ONE - - - - -	2
Based on United States Census for 1935		
Table No. 1	Farm Population - - - - -	3
Table No. 2	Farms and Farm Operators - - - - -	4
Table No. 3	Farm Acreage - - - - -	5
Table No. 4	Movement from Urban Centers to Farms, 1930-35, Inclusive - - - -	6
Table No. 5	Farm Labor - - - - -	7
Table No. 6	Farm Dwellings - - - - -	8
Table No. 7	Farm Values - - - - -	9
Table No. 8	Farms Mortgaged - - - - -	10
Table No. 9	Farm Homes - - - - -	11
RURAL REHABILITATION FIELD PERSONNEL IN REGION ONE	- -	12
As of December 31, 1937		
Table No. 1	Rural Rehabilitation and Home Management Supervisors, and State Directors - - - - -	13
Table No. 2	Farm Debt Adjustment - - - - -	14
Table No. 3	Community and Cooperative Services - - - - -	15
LOANING ACTIVITIES IN REGION ONE	- - - - -	16
Including Rural Rehabilitation State Cor- poration Loans - From Inception of Program to December 31, 1937		
Table No. 1	Farm Security Loans - Rural Rehabilitation - - - - -	17
Table No. 2	Rural Rehabilitation Cor- poration Loans - - - - -	18
Table No. 3	Combined Farm Security and State Corporation Loans - Rural Rehabilitation - - - - -	19
	Number of Eligible Families Not On Program - - - - -	19

STATE MAPS SHOWING RURAL REHABILITATION

CASE LOAD IN REGION ONE - - - - -	20
Comparative Case Load by Counties as of December 31, 1937	

Table No. 1	Connecticut - - - - -	21
Table No. 2	Delaware - - - - -	22
Table No. 3	Maine - - - - -	23
Table No. 4	Maryland - - - - -	24
Table No. 5	Massachusetts - - - - -	25
Table No. 6	New Hampshire - - - - -	26
Table No. 7	New Jersey - - - - -	27
Table No. 8	New York - - - - -	28
Table No. 9	Pennsylvania - - - - -	29
Table No. 10	Rhode Island - - - - -	30
Table No. 11	Vermont - - - - -	31

QUOTATIONS FROM MONTHLY REPORTS OF HOME MANAGEMENT

SUPERVISORS IN REGION ONE 1937 - - - - -	32
--	----

COOPERATIVE AND COMMUNITY SERVICE LOANS - - - - - 37

and The Types of Services Established in
Region One as of December 31, 1937

Table No. 1	Community Service Loans Approved - -	38
Table No. 2	Cooperative Participation Loans Approved - - - - -	39
Table No. 3	Approved Cooperative Assoc- iation Loans - - - - -	39
Table No. 4	Cooperative Associations Formed Through Assistance from the Community Service Personnel of the Farm Security Administration - - - - -	40
Table No. 5	Types of Services Established - - - -	41

FARM DEBT ADJUSTMENT IN REGION ONE - - - - - 42

As of December 31, 1937

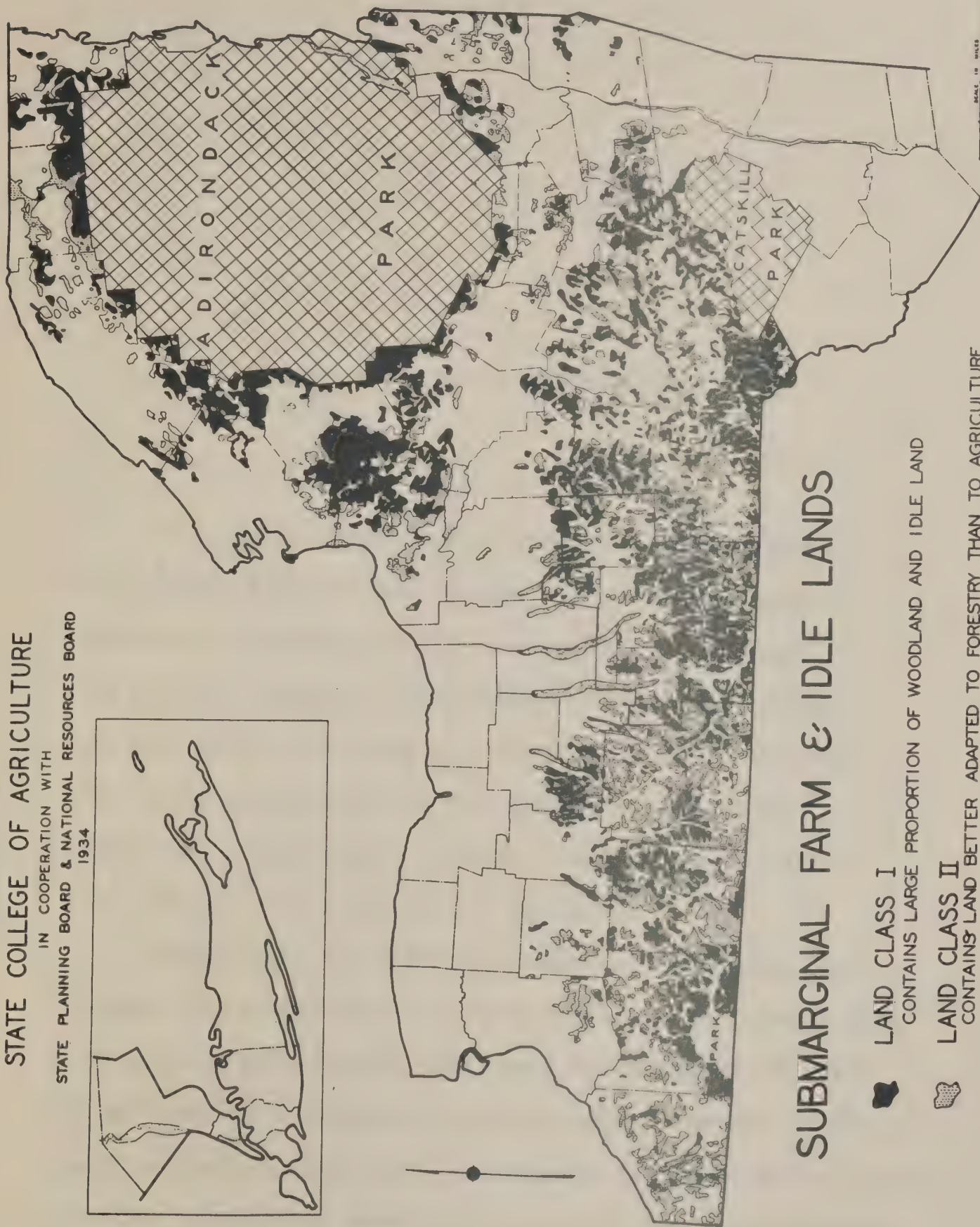
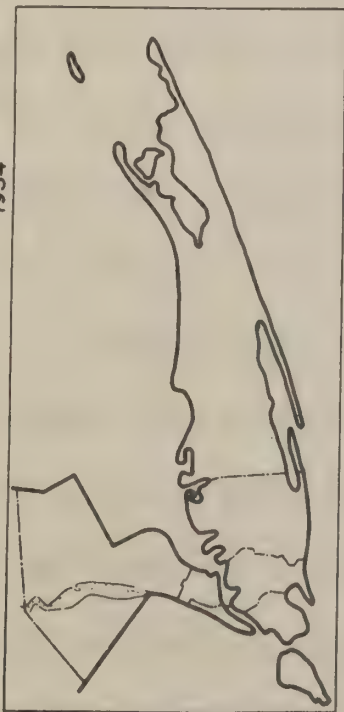
Table No. 1	Number of Cases Handled, Indebtedness, Amount of Re- duction, Taxes Paid, Acreage - - - -	43
Table No. 2	Indebtedness after Reduction, Averages - - - - -	44
Table No. 3	Methods of Adjustment - - - - -	45

INCREASE IN NET WORTH OF RURAL REHABILITATION



CLIENTS IN REGION ONE As a Result of
Loans and Technical Assistance from
the Farm Security Administration - As
of December 31, 1937 - - - - - 46

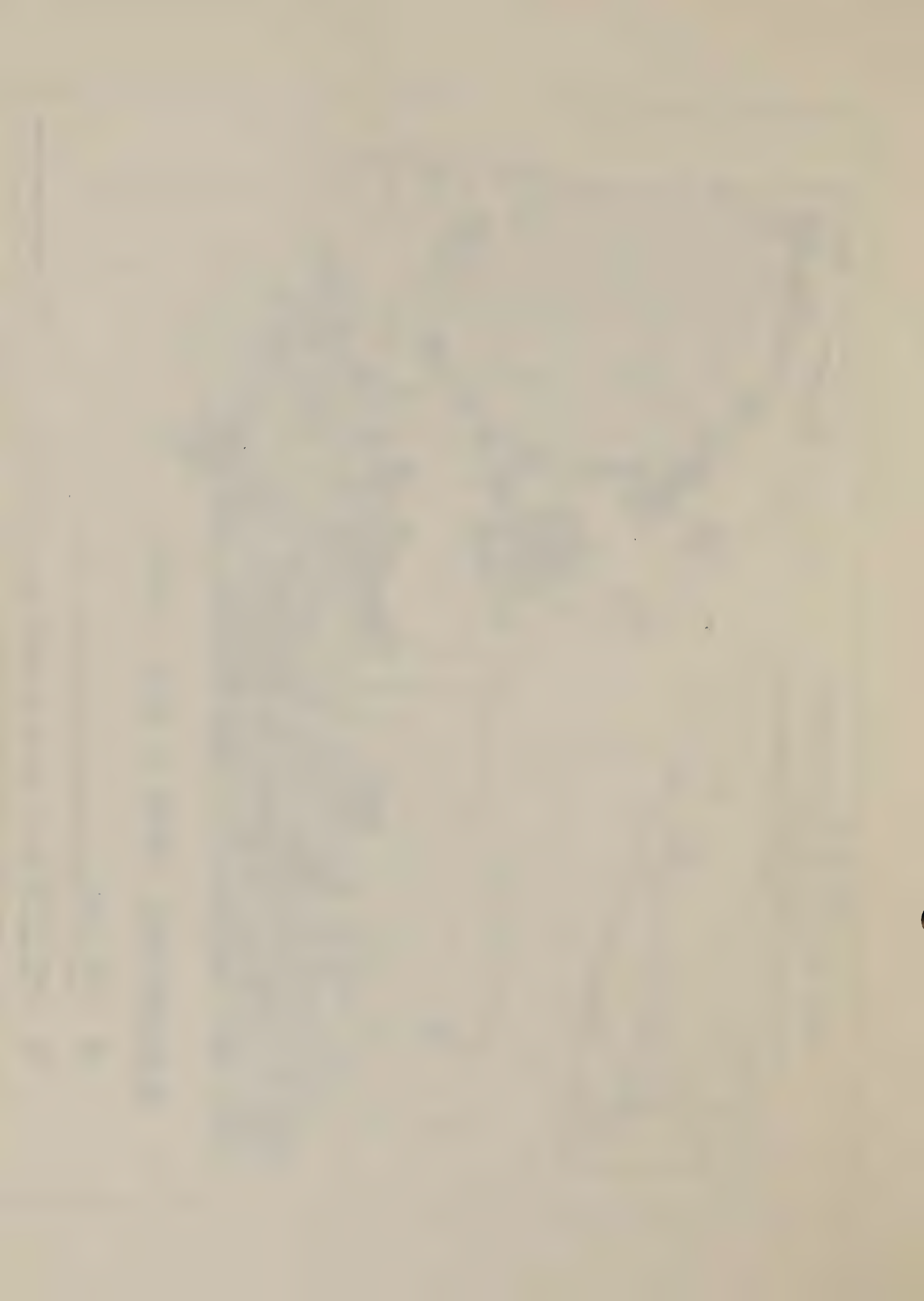
Table No. 1	Increase in Net Worth of FSA Clients - - - - -	47
Table No. 2	Average Increase in Number of Acres Planted by FSA Clients - -	48
Table No. 3	Increase in Acres of Feed and Forage Crops of FSA Clients - - - -	49
Table No. 4	Amount of AAA Payments re- ceived by FSA Clients as a Result of Rehabilitation - - - - -	50
Table No. 5	Increase in Work Stock of FSA Clients - - - - -	51
Table No. 6	Increase in Subsistence Animals of FSA Clients - Milch Cows - - - -	52
Table No. 7	Increase in Subsistence Animals of FSA Clients - Hogs - - - - -	53
Table No. 8	Increase in Subsistence Animals of FSA Clients - Poultry - - - - -	54
Table No. 9	Annual Value of Products Con- sumed by FSA Clients - 1937 Crop Year and Increased Annual Value of Home-Grown Products by FSA Clients Since Receiving Rural Rehabilitation Loans - - - - -	55
Table No. 10	Increase in Quarts of Fruits and Vegetables Canned Annually by FSA Clients - - - - -	56
Table No. 11	Increase in Pounds of Meat and Meat Products Produced and Con- sumed Annually by FSA Clients - - -	57
Table No. 12	Increase in Pounds of Milk Products Produced and Con- sumed Annually by FSA Clients - - -	58
Table No. 13	Increase in Dozens of Eggs Annually Produced and Con- sumed by FSA Clients - - - - -	59
Table No. 14	Improvement of Land Tenure Status of FSA Clients - - - - -	60
Table No. 15	Comparative Progress Made by FSA Clients Due to a) Super- vision and b) Financing - - - - -	61

SURVEYED BY
STATE COLLEGE OF AGRICULTURE
 IN COOPERATION WITH
STATE PLANNING BOARD & NATIONAL RESOURCES BOARD
 1934



SUBMARGINAL FARM & IDLE LANDS

-  **LAND CLASS I**
CONTAINS LARGE PROPORTION OF WOODLAND AND IDLE LAND
-  **LAND CLASS II**
CONTAINS LAND BETTER ADAPTED TO FORESTRY THAN TO AGRICULTURE



I

GENERAL SITUATION IN REGION ONE

The eleven northeastern states, which make up the Farm Security Administration's Region One, present a greater diversity of problems, both agricultural and industrial, than any other section of the country. These states contain only 5.3% of the farm acreage of the United States, but they have 10% of all the farms in the country, and 10% of farm values. This means that roughly one-tenth of our individual farm problems are concentrated in this area.

Region One, the industrial center of the nation, saw a movement from urban centers to farms sufficient to increase farm population by approximately 12% during the period of 1930-35. By 1935 many of these people had established themselves on the land, but had exhausted their resources in trying to make a living from it. A good many were inexperienced at farming, the bottom

was falling out of farm prices, and the land they found available was either high-priced or poor in quality.

This class of farmer constituted a large percentage of the early volume of applications for help from the Farm Security Administration. Many of them represented a social problem as yet unsolved because they did not have the background and experience to profit sufficiently from our program to enable them to make a living through farming. They were not able to qualify as rehabilitation clients.

On the whole, those newcomers who located on the land during the past five or six years and who did receive loans from the Farm Security Administration, have not progressed quite as well as our other clients.

The industrial concentration of the northeast has also accentuated the problem of the part-time farmer. This group includes numerous people living on small farms or plots near mills and factories, normally deriving most of their income as industrial workers, supplemented by subsistence farming. In Region One the proportion of part-time to full-time farmers varies from some 25% in Maryland and Delaware, to 50% in southern New England.⁽¹⁾ When the depression swept the country, closing our factories, thousands of these part-time farmers were thrown out of employment and forced to rely on their small plots of land as a sole means of livelihood. This situation was particularly acute in areas like southern New England where such farms are not in agricultural areas and much of the land is classed as submarginal, not suited to profitable cultivation.

(1) Appendix, page 4, footnote

Some of the closed factories are not going to reopen. Others have opened their doors to half their former employees. Technological advances of the past few years have eliminated the other half. Thousands of these families have become full-time farmers on "part-time" farms. Forbidding as the task may be, the Farm Security Administration has faced the realities of the situation, and is successfully rehabilitating a large number of these once part-time farmers, helping them to gain a livelihood from their small holdings.

In some instances part-time farmers living on submarginal land have relocated as renters on better land and qualified themselves for loans. A good many loans have been extended to part-time farmers in this Region for purchase of a family cow, pigs for home consumption, garden implements, perhaps a work animal. They have been enabled to raise a small poultry flock for their own needs. FSA loans, accompanied by farm and home management plans, are helping many of this group to make their small farms contribute a maximum toward carrying them through until business conditions revive sufficiently to permit them to again supplement their farm income by industrial employment. A number have found supplemental employment through the assistance of FSA supervisors. About 15% of all FSA clients in Region One belong to this group of part-time farmers.

The problems related to submarginal land have an important bearing on operation of the FSA program in this section of the country. An economic depression hit a good many sections of this region long before 1929. Conditions in parts of New York State

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may be taken to illustrate this.

There are between six and seven million acres of sub-marginal land in New York⁽¹⁾. Nearly a million acres of such land are used for growing crops. Much of this poor farmland supplied a fairly good income producing hay fifteen and twenty years ago. That was before the horse was replaced by mechanized transportation. With the recession of the horse the hay market dwindled and was replaced to some extent by dairying. The thin-soiled uplands, however, are rapidly losing out, in competition with dairying in states as far distant as Wisconsin and Iowa. Modern transportation has moved the milk shed for the eastern seaboard a thousand miles west.

Once paying farms are now raising potatoes and buckwheat, the last resort. Then follows the inevitable "poverty grass" or "white horse," and then shale outcroppings. At this stage the families die off or move off. Figures issued at Cornell University indicate that approximately 100,000 acres of land are abandoned annually in New York State, and that this process has been going on at about the same rate for seventy-five years.

Thousands of farm families, however, still live on land that might be termed "transitional." It will still supply a living, if not prosperity. These millions of acres, scattered throughout the eleven states of Region One are not all going to be abandoned or purchased by public agencies and retired from cultivation for many years to come, if ever. People will continue to

(1) See frontispiece map "Submarginal Farm and Idle Lands."

cultivate them and to depend upon them for a living. The Farm Security Administration, making the best of an unwelcome situation, is helping the more industrious families on poor land to materially improve their condition. Some of the submarginal land can be brought back into greater fertility and more profitable farming. Some of the families are being aided to move to better farming sections.

The State of Connecticut covers some three million acres. Of this, one million is classed as submarginal, another million as class two, mediocre or marginal land. The same story might be told of Rhode Island, of New Jersey, of Maryland, of Vermont, of Pennsylvania, and to a greater or less degree, of every one of the eleven states in the Region. It is a period of transition and readjustment that will cover a good many years, accompanied by economic difficulties and hardship for thousands of rural people. The Farm Security Administration is doing much to alleviate this situation, to ease the period of readjustment for thousands of these farm families. In this respect it is fulfilling the purpose for which it was created: to help adjust the people to the land, the land to the people.

The full-time farmer, generally speaking, was the last to seek the aid of the Farm Security Administration. Aside from the part-time farming areas adjacent to industrial centers, the agricultural depression was a long time growing. It did not hit the country all at once, so that an almost imperceptible belt tightening went on with the downward drift. Resources were seriously drained before assistance was requested.

Due to the reluctance to appeal for aid, many farmers in Region One are even now coming for assistance to the Farm Security Administration in very straitened circumstances; farmers who have held on until now by selling off livestock or, unable to replace them, keeping livestock and equipment beyond their valuable life. They have been running behind in taxes, growing crops without fertilizer until the soil has been injured, borrowing on short-term, high-interest credit, and all the various means to postpone a request for outside help.

II

REGIONAL PROBLEMS AND METHODS OF COPING WITH THEM

Agricultural problems do not respect state lines. Since there are roughly six major types of agriculture in Region One, discussion will follow farm problems by types rather than by states.

In general it can be said that agriculture in the region has been more and more specialized during the past several decades. Rigorous climate, short growing seasons in the northern states, have caused this specialization in some areas; soil conditions, nearness to markets, periods of favorable agricultural conditions and other factors have caused it in others. During the past fifteen years, however, certain specialized agricultural enterprises no longer enjoy the advantages that originally caused their development. As a result, farms possessing few basic resources have suffered greatly in the period of low farm prices, and farmers with good credit have gone heavily in debt.

A combination of poor prices and not too efficient management have brought about an urgent need for financial

assistance. But such assistance, if it is to be effective, must include debt adjustment sufficient to permit the farm to carry the debt load, and sound farm management principles.

The rehabilitation of rural families requires a slightly different approach in Region One from other sections of the country. It involves considerably more than provision for the raising of subsistence foods and the gaining of a small income. Rural living standards in the northeastern states are higher than the average elsewhere in the United States. This is evidenced by the fact that 45% more farmers have telephones, almost three times as many have electric lights, and more than three times as many have running water as in other regions⁽¹⁾.

While no attempt is being made through loans to provide clients with conveniences such as these, in general larger incomes are necessary here, since rehabilitation means raising the standard of living to that of the average in the community. Larger incomes are also necessary because of high farm values⁽²⁾. The per-acre value is almost twice that of the country as a whole. This results in higher carrying charges and more taxes, which in turn make a higher income necessary.

The general agricultural outlook for the Region does not appear too bright for the immediate future. It has been estimated that in the six New England states and northern New Jersey, farm income for 1937 will be from 1% to 10% less than in 1936. On the other hand, farm income in all other sections of the United States is expected to show an increase of from 1% to 11% and more, during the same period. (Note that the latest "recession" falls

(1) Appendix, page 11

(2) Appendix, page 9

geographically in the area of industrial concentration.)

This situation, coming after only a brief respite, is already causing many farmers to turn to the Farm Security Administration for aid who until now managed somehow to struggle along without appealing for help. They lived on depreciation, as it were, and are now beaten by this "last straw."

There follows a discussion of agricultural problems peculiar to the chief types of farming practiced in Region One:

1. Dairying

The largest group of clients in the Region are small dairy farmers. They are mainly in New York, Vermont, western New Hampshire, southern Maine, Massachusetts, Rhode Island, Connecticut, northern New Jersey, Pennsylvania, northern Maryland and northern Delaware.

Disastrously low milk prices prevailed in the early 30's and farmers of the lower income group with little resources were unable to raise heifers, keep their hay lands seeded or their pastures improved. It was finally impossible for them to make a living. The t.b. test was enforced at a time when these people were in such financial straits that they either could not purchase good cows for replacements, or they were obliged to purchase them on time from dealers who took as high as 50% of the entire milk check each month. This left the farmers with insufficient funds to pay for grain, seed, fertilizer, or even food, clothing or other essentials for the family.

a) Gardens. Through loans and supervision the large majority of the Farm Security Administration's dairy farmer clients

have raised gardens sufficient to take care of their year-round fruit and vegetable needs⁽¹⁾.

b) Soil Conservation. Through supervision and cooperation with the Soil Conservation program⁽²⁾, a large percentage of FSA clients have limed their pastures, added acid phosphate to barnyard manure, and planted new clover seedlings and other soil-building legumes. Plans for raising high-protein hay to provide a better feeding economy have generally been made, and are now being stressed with all clients.

c) Diversification. In addition to increasing the size of kitchen gardens, some progress has been made toward diversification by raising more grain. One of the greatest practical difficulties in this connection has been the lack of machinery either owned by clients or accessible to them, for planting, harvesting and threshing. As the farms of most FSA clients will not support full ownership of such machinery, this Administration's problem for the future is one of providing Community Service loans to meet the needs⁽³⁾.

In some areas, the raising of all replacements and even the raising of heifers for sale is being strongly encouraged. Definite plans for further development along this line have been made in areas of low-price milk and cheap pasture land such as Vermont. The purpose is to supply a source of good cows for clients in other areas where replacements cannot be raised to good advantage.

(1) Appendix, page 56
(2) Appendix, page 50

(3) Appendix, pages 37-41

This program will be particularly valuable when Bang's Disease and Mastitus controls begin to eliminate more cows from herds.

In some northern localities many dairy farmers are now obtaining an added income from sweet corn (for canning), potatoes, pulp wood and maple syrup. In other more southern areas, canning crops, grain and poultry have been added to the enterprise for diversification.

Due to the high price of maple lumber and the enforcement of lead tolerance acts, diversification by income from maple syrup in Vermont and New Hampshire is threatened. However, all clients are being encouraged to conserve this natural resource.

d) Herd Improvement. Clients as a whole are not equipped to make individual milk weighings every day, but definite progress has been made toward eliminating unprofitable cows by milk weighings each two weeks or one a month.

e) Problems Still to be Faced by Dairy Clients. The purpose of future farm management planning is to decrease expenses and increase income by better farm practices, to a point where clients will eventually be able to obtain business credit. This is to be accomplished by further stressing the raising of subsistence crops, hay and pasture improvements, raising more grain for livestock feeding wherever feasible, raising replacements, herd improvement and diversification on a small scale. The program will be carried out in increasingly close cooperation with Extension workers and with the Soil Conservation Service.

High grain and low milk prices during the past year have caused acute economic distress among many dairy farmers who

actually needed assistance in 1935 but did not apply for it at that time. They have become so handicapped financially as to be unable to operate efficiently enough to profit much by favorable conditions. They were obviously in no condition to weather another unfavorable year as 1937 proved to be.

There is one vicious practice on the part of unscrupulous cattle dealers in wide areas of the Region, for which the Farm Security Administration has as yet found no remedy. Cows are sold to dairy farmers on repayment terms requiring 50% or more of the entire herd milk check, security being taken on all the cows. Many of these cattle dealers are not willing to reduce the terms, nor are they interested in having the FSA make loans to applicants to pay up their claims, on repayment terms that can be met out of current farm income. They prefer to remove the cows when the farmers become delinquent, after having met the high repayments as long as possible. Rehabilitation of the farmers is much more difficult if equities are thus lost. In such instances refinancing by the FSA might solve an individual problem here and there, while new ones are being created much more rapidly.

2. Potato Farmers

Clients in Maryland, New Jersey, Pennsylvania, northern and western New York, New Hampshire, Vermont and throughout the Connecticut Valley generally grow potatoes, but few of them specialize to the exclusion of all other cash crops. This is the case in Aroostook County, Maine, where specialization has been to the exclusion of family cows, pigs, even a garden plot. Over

12% of all the potatoes grown in the United States are produced in this one county.

The Farm Security Administration's problem area, therefore, has been in Aroostook County where, in 1935 and 1936, farm credit was so dead as to make it impossible for the poorer fifth of farmers to operate at all. They were overwhelmed with debts and their funds were inadequate to accomplish the wholesale debt adjustment needed. Rehabilitation loans were made to this class of potato farmers, predicated on at least a garden and possession of a family cow. These minimum requirements, over and above the raising of the only cash crop in the area - potatoes - were incorporated in the farm management plans.

As a result, canning has increased from 90 to 100% in Aroostook County⁽¹⁾. Figures for the state as a whole show that the increase in livestock owned by clients, including cows, horses, poultry, pigs and sheep has been about 50% during this past year⁽²⁾. The price of the 1936 potato crop was favorable, and through a constructive piece of debt adjustment work, comprehensive adjustment was made out of current income, involving little supplementary loan funds.

As potato growing is the only enterprise that is considered practical in Aroostook County, efforts have been concentrated on discovering what practices in potato growing are wrong, in cases where yields do not cover the costs of production. As a result of this analysis it has been found that poor yields are due

(1) Appendix, page 56

(2) Appendix, pages 51-54

principally to three causes, namely, (a) diseased seed; (b) poor rotation; and (c) improper or insufficient fertilization.

Immediate steps were taken by FSA supervisors to encourage proper three-year rotations of potatoes, oats and clover. This has resulted in soil improvement as well as the raising of better hay and more grain for livestock⁽¹⁾. Through inspection of fields, clients have had the prevalence of disease brought so clearly to their attention that in 1938 it is expected that all clients will purchase sufficient certified seed to start seed plots of their own. In fact, most of the seed has already been ordered from other clients who received Community Service loans to grow certified seed⁽²⁾. By the 1939 crop year, all clients should have sufficient clean seed to produce their entire crops.

It has been definitely planned that clients are to grow sufficiently less acreage so that no measurable increase in yield will result, since it is recognized that clients' net earnings can be greater by producing more intensive yields on less acres. The acres taken from potato production will be available for soil improvement crops and the raising of feed for diversification livestock.

3. General Farming

Where general farming is practiced in Region One, economic difficulties have, on the whole, been less acute. Initial loans to this type of client have been smaller and there has been slightly

(1) Appendix, page 49

(2) Appendix, page 41

THE UNIVERSITY OF CHICAGO
DIVISION OF THE PHYSICAL SCIENCES
DEPARTMENT OF CHEMISTRY

REPORT OF THE
COMMISSIONER OF THE
BUREAU OF CHEMISTRY
FOR THE YEAR 1907

BY
J. H. MANNING
CHIEF OF BUREAU

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less call for supplemental loans. When cash crops have fetched high prices, cash crop loan collections have poured in more readily than collections from general farming clients. But in this latter field there is greater general stability.

General farming is not so much the victim of speculative price fluctuations, and the work of rehabilitation in this field, although slower than amongst specialized farmers, seems to have a surer footing in this Region.

In line with the policy of the Farm Security Administration to encourage low-income farmers to practice diversification, there is a trend toward general farming on the part of FSA clients in specialized farming areas. Farm plans call for their raising at least enough general produce to meet their subsistence needs.

4. Poultry

New Hampshire, New Jersey, southern New York, eastern Massachusetts, Connecticut and Rhode Island constitute the major areas in which distressed poultry farmers have been compelled to seek assistance. The margin of profit in the poultry business has been growing materially less ever since 1922, and the depression brought about a real crisis in the industry.

It was found that the majority of the poultry farmers in this region had little or no experience in other types of farming, so it was deemed more practical to lend them assistance in place than to encourage their reestablishment on farms adapted to other types of agriculture, with which they were not familiar.

As a result of the program of rehabilitation, FSA poultry

clients in most sections of Region One now have an adequate garden, a family cow, two or three pigs⁽¹⁾. In some areas, however, this subsistence diversification has been impossible because of the sandy soils and inadequate land resources. This adverse condition is extensive in south Jersey.

Adverse feed and egg prices have resulted in serious difficulties, but the upturn in the fall of 1937 has greatly improved conditions. A true measure of progress is hardly possible until spring, allowing sufficient time to balance up adverse conditions with the present more favorable situation.

Perhaps the greatest accomplishment toward rehabilitation of FSA poultry farmer clients has been in the homes, where the raising of subsistence food has brought about a new economy of living. Then too, more poultry farmers have begun to keep account books than clients of any other type of farming. This is an essential for successful operation, because poultry raising more closely approaches a true industry than other types of farming.

FSA supervisors, all of whom are trained men, have given a good deal of technical advice, as a result of which there has been a marked improvement in poultry management. They have brought to the attention of FSA clients the latest Extension Service recommendations, and many clients have developed the practice of going directly to Extension workers for advice.

Perhaps the greatest problem now facing the Farm Security Administration is to appraise the work that has been done in the

(1) Appendix, page 52-3

past. Such an appraisal will indicate which clients have sufficient ability to profit by guidance and advice to improve their production to a point where they can raise poultry profitably under normal conditions.

In the case of poultrymen who do not so qualify, it will no doubt be wiser not to loan them further into debt in such a highly specialized enterprise. A possible solution for clients of this group who show capacity in other types of farming might be to help them relocate on farms more suited to their abilities. This is especially applicable to those industrious families whose failure is due principally to poor location with regard to markets, or on soil too poor for general farming. Here the Farm Security Administration faces a grave problem indeed, owing to the great number of cases in this category.

5. Truck Farming

The main truck farming areas where rehabilitation loans have been made are in New Jersey, Maryland, Delaware, Massachusetts, Rhode Island and Connecticut. Probably no other type of farming in the Region has suffered so much from changing conditions. New Jersey, for example, for years enjoyed the advantage of nearness to the New York market. This was also true for Maryland and Delaware.

Transportation developments in recent years have brought the great advantage of the "early" market gradually down the Atlantic coast clear to Florida. The southern truck crops coming on the market in quantity before crops in this area are ready for market, has resulted in the loss of the "good market" advantage.

Higher labor costs have aggravated the situation, while the loss of cheap manure sources from nearby cities due to the reduction in horses has obliged farmers to rely more and more on commercial fertilizers. This has depleted the organic matter in the soil, subjecting it to more serious drought damage. Drought suffering has been particularly severe during the past three years.

The three principal causes of difficulty in truck farming in the northeast, aside from the general disorders afflicting agriculture throughout the country, may be summed up as competition, labor and soil depletion.

There is not much that the Farm Security Administration can do to remedy difficulties brought about through competition. Technological advances in transportation have brought Florida to the back door of New York. Conditions can be alleviated to a certain extent through better marketing facilities, perhaps the development of cooperative distribution⁽¹⁾. But strawberries, lettuce, tomatoes, et cetera, are going to continue rolling up the coast from December to the Fourth of July, and northern farmers will have to make the best of this changing situation.

Labor conditions are another difficulty confronting truck farmers in Region One. Living costs are lower in the south, as are living standards, and wage scales are much lower for farm laborers. Seasonal labor is very important in truck farming, and its cost adds to the difficulty of competition with southern produce. One way the Farm Security Administration is meeting this situation

(1) Appendix, page 41

is to bring about a reduction of production costs through increased mechanization. There is a fruitful field here for development of Community Services, enabling groups of farmers to obtain use of the more expensive farm machinery which is beyond the reach of the individual farmer⁽¹⁾.

Field supervisors are making a concentrated effort to encourage soil improvement, the third major problem besetting the truck farmer in this region⁽²⁾. In this work, results are slow and rather intangible. It is going to take years of patient labor to materially improve soil conditions. It takes far longer to build up worn-out soil than it took to wear it out.

One obstacle in this work is that most of the clients are heavily in debt⁽³⁾. Creditors have shown great reluctance to agree to a plan that would sufficiently curtail acreage to permit the planting of soil-improving crops and thus inaugurate a rotation greatly needed to supply organic matter. The clients themselves are inclined to think of their salvation as lying in another "good year"⁽⁴⁾, rather than the slower and more painstaking way of building up the fertility and production of their land.

Less income for the first year or two by planting less crops not only did not strike them as an answer to their problems, but many felt that to plant less was a repudiation of just debts that could only be met out of increased income. The "good years" did not come, and they are now coming round to the viewpoint of

(1) Appendix, pages 37-41

(2) Appendix, page 50

(3) Appendix, page 43

(4) A "good year" has been described as "ten years ago and next year."

the Farm Security Administration. It is expected that 1938 will see a substantial increase in green manure crops and extensive participation in the Soil Conservation program. Such a policy requires time and work. It involves the education of the clients, education and cooperation of landlords and renters. It calls for long-term leases and the cooperation of creditors.

Actual accomplishment in meeting this situation is necessarily slow. During the past year unfavorable weather conditions played havoc with farm management plans, but signs of general improvement in the condition of FSA clients are beginning to appear.

The plight of truck farmers in Region One is admittedly difficult. They are struggling in a transitional period of agriculture, the consequences of which are bound to work a great hardship on many. The Farm Security Administration is helping to ease this period of transition in a number of ways. These include the introduction of better business practices in the management of the farm⁽¹⁾, the lowering of costs and improving facilities of production, harvesting, processing and marketing, and encouraging soil conservation practices⁽²⁾.

6. Tobacco

Tobacco farming is highly specialized, but in Region One it is limited to rather few areas, principally the Connecticut Valley and southern Maryland. The Farm Security Administration has relatively few clients in these areas but the results of the

(1) Appendix, pages 33-36

(2) Appendix, page 50

program have been gratifying. Planning and supervision have brought about a marked improvement in cultural and fertilization practices, and diversification has been stimulated.

Better tobacco and better prices have resulted in good repayments⁽¹⁾. Clients have gained such confidence in the value of a program that supplied advice and technical guidance as well as credit, that farm management recommendations along lines other than production of the single crop are being more and more widely accepted.

(1) Appendix, page 19

III

PROBLEMS AND TRENDS IN 1938

A number of loans have been made to clients located on farms that are not sufficiently fertile or will not respond rapidly enough to soil improvements to give adequate opportunity for rehabilitation. During the winter season it is often next to impossible to approximate an accurate determination of the potentialities of farms. The problem of finding suitable farms for future operations is not an easy one, but it is absolutely essential for the success of the farm families stranded on poor land⁽¹⁾.

With renters, either cash or share, the accomplishment of many of the aims of the program such as hay improvement, rotation with cover crops, et cetera, requires long term tenure. It would be of great help to develop leases that insure the co-operation of the landlord to the extent of enabling the tenant to

(1) Appendix, page 60

gain his due share of profits that have been increased through his adoption of farm management recommendations⁽¹⁾.

Better adjustment between operating and fixed capital is still a major problem. In many cases clients' farms will not support the amount of machinery or work stock needed to adequately operate. When such farms will not support full ownership a solution is often found in the development of cooperative or community services⁽²⁾.

One of the most constructive developments in rehabilitation is in persuading clients to keep accurate accounts. In some areas of Region One 90% of all FSA clients are keeping some sort of farm records. They are being stimulated to work out budgets, both for operation of the farm and the farm home⁽³⁾. There is still a long way to go in this direction, but more and more clients are impressed with the fact that "a lead pencil, used with judgment, is the most important tool on the farm."

(1) Appendix, page 60
(2) Appendix, pages 37-41

(3) Appendix, pages 32-36

IV

HOME MANAGEMENT

Women's work in Region One at first developed more slowly than that of the men. The reason for this was that in most of the states, State Rural Rehabilitation Corporation personnel was taken over to form the nucleus of the present Farm Security rural rehabilitation supervisors. In only three of the eleven states were there women workers under the old Corporation set-ups. In June of 1936 the then allowable quota of home management supervisors was filled. In September of that year, this quota was cut. By the end of 1937 the general ratio of field workers is one home management supervisor to two rural rehabilitation supervisors⁽¹⁾.

The duties and services rendered by home management supervisors might be summarized as follows:

1. Assist in the investigation and selection of families.
2. Develop home management plans and family budgets for

(1) Appendix, page 13

clients, in cooperation with the rural rehabilitation supervisors as they prepare the farm management plans.

3. Assist in the carrying out of plans from the standpoint of home economics practices, including dietetics, nutrition, food conservation and preservation, making of clothing and other household necessities, bettering home management practices, following of the home budget plans and keeping of accounts and other related duties.

4. Cooperate with home demonstration agents, home economics teachers, social service workers and other agencies in the field, in securing proper coordination of activities.

With the realization that only if the farm and home plans are followed or improved upon, will there be probability of repayment, all supervision has been centered around the carrying out of the home management plan. This has given opportunity to the trained home economist to apply her professional training and experience effectively.

After January 1st, 1937 it became a routine procedure for a home budget plan to be a part of every farm and home plan. This budget not only included the cash living expenditures of the family but aimed to build the percentage of food raised on the farm, thus decreasing expense and increasing the amount of so-called protective foods consumed by the client families.

It has been clearly established that much progress has been made in making families aware of the fact that they were making dietary errors costly both in money and in family well-being.

The first part of the paper discusses the importance of the
theoretical framework in the study of the
phenomenon. It is argued that a clear understanding of the
theoretical framework is essential for the development of a
robust research design. The second part of the paper
presents the research methodology, which includes a
detailed description of the data collection process and the
statistical analysis. The third part of the paper
presents the results of the study, which show that the
theoretical framework is a good predictor of the
phenomenon. The fourth part of the paper discusses the
implications of the findings for future research and for
policy-making. The paper concludes by stating that the
theoretical framework is a valuable tool for the study of the
phenomenon.

The Farm Security Administration has aimed at an increase in the use of milk, butter, home-made cheese, eggs, fruits and home grown vegetables. The raising of meat on the farm has also been encouraged⁽¹⁾.

Home plans show what the food customs of the family have been in the past, what the dietary standard for the family should be, and a plan for the coming year. The plan for the year almost invariably means a marked improvement over the usual custom.

Along with the family plan, home management supervisors in Region One always work out with the family a canning and storage budget. This budget equals or exceeds the budget recommended by the Extension Service in each state. In order to make achievement possible, adequate canning equipment is always planned for in the budget. Where necessary, money is loaned by the Farm Security Administration for this equipment. Community Service loans have frequently been made to clients whereby canning equipment, such as pressure cookers, et cetera, have been made available to groups of families who could not have afforded them individually⁽²⁾.

As a direct result of the home management plans the canned and stored goods in clients' cellars assure them better winter living than they have ever known before⁽³⁾.

Expenditures for things other than food are carefully planned. Much clothing work has been accomplished in Region One during the past year. Home management supervisors try to make

(1) Appendix, pages 55-59

(3) Appendix, page 56

(2) Appendix, page 41

certain that children of clients go to school clothed in accordance with what is considered a self-respecting standard in the community in which they live. There is also planning for the needs of those members of the family who work out of doors. In most of the states in this region winters are cold and clothing must be especially considered if the individuals are to do their work to advantage.

The problem of good housekeeping is difficult to approach, but it is an important duty of the home supervisor. Some families do not have standards that are accepted as "good." They have not the vision to see what is wrong. They often have health limitations or time limitations, since both men and women do farm work. Every effort is being made to give them vision and assistance. Many clients' homes now take pride in freshly painted or papered rooms, which they have accomplished through their own labor. Many rooms are more orderly because of the few new hooks to hang clothing on, or shelves upon which to put away pots and pans that used to clutter up the kitchen.

During the past year, home management supervisors have developed close cooperation with social agencies in the areas in which they work. They have established a recognized place for themselves in the communities of their various areas throughout the Region, as workers with rural families. Cooperative work has made possible the handling of very many situations at small cost to the Farm Security Administration, and without duplication of cost, time or effort to the community.

In Region One it usually falls to the home management supervisor to figure out the needs of a family when a grant is indicated. Small grants of money are necessary to the program of the Farm Security Administration, but they must be handled with great care. Home supervisors are constantly cautioned to approach this problem in full realization that if mishandled, it will result in the breaking down of the morale of the client family. The aim of the program is constantly stressed: that of the permanent rehabilitation of rural families, and the building up of their self-reliance.

As the program of rehabilitation has advanced, the home economics work of the Farm Security Administration has been more and more closely tied in with the home economics work of the Extension Service in each state. During the past year, in every state in Region One a professional meeting was held with the home demonstration leader and the specialists at the state college. At these meetings, home economics problems developed during the year were discussed.

As a result of the eleven state meetings, home supervisors in this region have used more Extension material in their work with clients. They have distributed it wherever possible. In some cases briefs of it were made for use of clients. In a number of states clients have been added to the Extension Service mailing list for literature of interest to them. Home supervisors have persuaded many housewives in Region One to join Extension groups, and boys and girls of client families have been encouraged to join 4-H Clubs. In a number of instances clients

have entered canned goods in county fairs.

Home management supervisors in Region One have been largely responsible for setting up both farm and home account books for Farm Security clients⁽¹⁾. Good reports of the progress of this work have been received from all over the region. In some sections, the account book has been in use since the beginning of 1937, and the figures entered are beginning to play a part in the determination of policy as to supplementary loans and grants.

Data showing Farm Security Administration clients' increase in canning and storing winter food as a direct result of complying with home management plans indicate very substantial progress⁽²⁾.

The food inventory covers canned goods, stored fruits and vegetables, stored and preserved meats, et cetera. A considerable increase in stored pork indicates that clients have raised a good many more pigs⁽³⁾. The whole picture, as shown in field reports, means that farm and home plans have greatly stimulated subsistence diversification, one of the primary objectives in the program of rural rehabilitation⁽⁴⁾.

In the appendix will be found a few quotations from home management supervisors' reports scattered throughout Region One⁽⁵⁾. These will furnish a cross section impression of the scope of home management work in the Region.

(1) Appendix, pages 32-36
 (2) Appendix, page 56
 (3) Appendix, page 53

(4) Appendix, pages 48,49,51-59
 (5) Appendix, pages 32-36

V

COOPERATIVES AND COMMUNITY SERVICES

This phase of the Farm Security Administration program, making available to the smaller farmers services and equipment that would be financially beyond the reach of the individual farmer, is an integral part of the program of rural rehabilitation. As it involves a thorough educational groundwork, its development is necessarily slow. In parts of Region One, such as in Maryland and Delaware, where agricultural cooperatives are more lacking in tradition and precedent, this part of the program has progressed least.

A series of rehabilitation conferences was held recently in Bangor, Boston, Ithaca, Harrisburg and Washington. One result has been a far greater realization of the possibilities of community services for strengthening farm management plans of present clients. For example, it was brought out that veterinarians are not being sufficiently consulted by clients. As a result there are numerous cases where contagious diseases have

gotten into a herd and either lowered milk production or resulted in herd losses. This is followed by an inevitable breakdown in the farm plans of the clients involved.

A partial remedy is indicated in the development of preventive veterinary services through a Community Service set-up. It has also been found that dairy herd improvement work can best be carried on among clients through group activities centering around the establishment of a bull ring and a breeding program as a Community Service.

Improvements in farm practices often come as a matter of emulation, and are stimulated through group activity. If one client is asked to grow better stock of seed potatoes, for example, it is much easier to get him to carry through by associating him with a half dozen or more similar clients living in the same section. This group is then encouraged to embark on a seed improvement program, growing seed potatoes for other clients and low-income farmers.

This has been done in Aroostook County, Maine, where it has met with the enthusiastic approval of participating clients as well as of experiment station officials and state seed inspectors⁽¹⁾. (Out of the fifteen outstanding tuber-unit growers in Aroostook County in 1937, three were members of the group set up by the Farm Security Administration.)

Rural rehabilitation supervisors are feeling an increasing need for cooperative effort on the part of their clients to obtain

(1) Appendix, pages 40, 41

productive goods and supplies through cooperative purchasing, as well as to secure sales channels for their farm produce. The Inter-County Farmers Cooperative Association at Ellenville, New York is an example of this type of activity⁽¹⁾.

The Farm Security Administration loaned this association \$4,000 in June, 1936 for operating capital, to be repaid in equal annual installments over a period of five years. The organization had been set up six months earlier and had been engaged in car-door purchasing up to the time the FSA loan was made. The members, consisting originally of 54 clients and other low-income farmers, has grown to a membership of 72. It serves between fifty and sixty other non-member farmers.

Out of operating income this association has repaid the entire loan of \$4,000 in less than eighteen months. As a consequence, this cooperative has established a credit rating with the Springfield Bank for Cooperatives, where it is expected another loan will be obtained for the purpose of expanding present facilities.

For the twelve months' period ending January 1, 1937 the association did business in the amount of \$109,000. During this past year the association has increased that volume by approximately 30%. It has sold mixed feeds prepared according to formulas approved by the New York State College of Agriculture at prices that have been very favorably received in the area. In fact, the cooperative has set the prices for mixed feeds there.

(1) Appendix, page 39

In the same way that the Farm Security Administration has fostered the development of cooperative purchasing associations, it has obtained outlets for farm produce for its clients and other low-income farmers through the establishment of cooperative processing and marketing associations. Outstanding examples are the Kennebec Valley Canning Company, the Hancock County Canning Company (Maine), Tri-City Dairy Cooperative Association (Massachusetts), Burt Canning Company and the Otsego Forest Products Cooperative Association, Inc. (New York)⁽¹⁾. Since these and similar cooperative undertakings have been in operation, supervisors are beginning to realize how important cooperative outlets for farm produce are for Farm Security Administration clients generally.

It is a fact not yet generally known, that a good percentage of the milk produced on the farms of Farm Security Administration clients in Vermont, New Hampshire, Maine and certain parts of New York State, is marketed through cooperative marketing associations. This was demonstrated a year ago when the Boston market was demoralized by the refusal of the Whiting Milk Company to do business with the New England Milk Producers' Association, the largest dairy cooperative in New England. The effects of this refusal were felt on nearly every farm in northern New England, and the farm plan of every dairy farmer client in the area was materially affected by this action.

This situation, and others less dramatic, indicate that there is a definite need for guidance to clients and other low-income

(1) Appendix, pages 40, 41

farmers in connection with the problem of marketing their farm products.

The Agricultural Extension Service in every state in which the program has been developed has given the Farm Security Administration its whole-hearted cooperation. Aid and encouragement have also been received from the Farm Credit Administration through the Bank for Cooperatives, and Production Credit Associations. FSA clients belong to an economic class of people just below those receiving aid from these credit agencies, but the rehabilitation program is so developing as to enable clients eventually to gain access to these credit facilities. In other words, they are gradually becoming independent of government aid.

In conclusion, it may be said that the Community and Co-operative Services program offers a way for clients to improve farm practices, to cut overhead costs on the use of farm machinery and equipment, to effect savings on necessary services through joint agreements, and to increase cash income through the establishment of sales outlets for farm produce.

VI

FARM DEBT ADJUSTMENT

The financial problems of agriculture in Region One in 1933 are the result largely of a period of low prices of farm products dating from 1929. The immense debt loads which individual farmers were carrying in 1933 represented accumulations rather than losses in any one particular year.

The situation was further aggravated by the fact that in the northeastern states farming is done on high priced land⁽¹⁾, generally subject to high taxation. In the more productive farming areas, the policy of the individual tax collecting units has been one of leniency. This has allowed large delinquencies to accumulate over periods of from three to five years. Moreover, owing to the proximity of farmland to industrial centers, the cost of labor is higher and there is a more limited supply available than in other parts of the country.

The program of farm debt adjustment under the jurisdiction of the Farm Security Administration covers all classes of farmers,

(1) Appendix, page 9

both individuals who are eligible for loans from the FSA or have received such loans, and those farmers beyond the limits of eligibility, but who are in a precarious financial situation.

The approach to the problem, therefore, has been to re-establish, through adjustments, the financial status of the rehabilitation clients at the time a loan is being made. Secondly, it has worked out with creditors and other sources of credit the means of stabilizing the financial situation of farmers in the group above that of the average rehabilitation client.

It is the policy of the Farm Security Administration to facilitate by impartial mediation the adjustment of excessive debts of farmers, and to encourage and assist voluntary state and county Farm Debt Adjustment Committees in their efforts to adjust such indebtedness.

Persons eligible for farm debt adjustment service are farm owners, farm tenants or sharecroppers indebted beyond their ability to repay; those who carry an excessive burden of debt by depriving themselves and their families of necessities of life, and those who are in need of advice concerning agricultural financing. They do not necessarily have to be rehabilitation clients. Even creditors are welcome to the advice and counsel of the Farm Debt Adjustment Service.

From 1935 on, Farm Debt Adjustment has been correlating its activities with the various Extension Services and the colleges of agriculture in Region One. It has studied jointly with these state agencies the amount of debt that might be carried by certain types of farming, and it has placed proper limitations

on individual cases after taking into consideration the ability of the farmer and the productivity of his land.

Toward the end of 1937 a survey was launched in Region One, with the cooperation of agricultural colleges in the eleven states of the region, to determine the bearable debt-load percentage in each agricultural community. This data is broken down into the various types of agriculture practiced in the region, and compiled in a manual for use of rural rehabilitation supervisors in drawing up their farm management plans.

It has been recognized that the reasons for the high debt load are in part due to poor farm management practices as well as to economic conditions beyond the farmer's control. Debt adjustment merely represents a reorganization at one particular time, and the success or failure of the farmer from then on depends upon whether or not he improves his farming and accounting practices.

It is evident, therefore, that whatever success has been attained by the Farm Debt Adjustment section in Region One has been due to visualizing both farm management and financial aspects of the problems.

In cases involving dairy farms, at the same time that adjustments are made, clients are encouraged to refrain from the purchase of high priced dairy animals in the future, through assignments of milk check income. In many instances it has been found that farmers have assigned fifty percent and more of the monthly check. Such practices obviously result in financial disaster.

Farmers are often urged to increase the amount of feed grown for home consumption⁽¹⁾, and to build up their herds through natural increases rather than by purchase.

Farm management problems in potato and vegetable sections have been approached with the knowledge that there are often real estate mortgages on such types of land in excess of normal agricultural values. Field supervisors have encouraged operators to reduce the acreage of their plantings, and to diversify the farm program in order to provide, if possible, some other form of income for payment of the normal overhead.

From the period September, 1935 to July 1, 1936 an average of fourteen Farm Debt Adjustment supervisors were employed throughout the eleven states of Region One. This represented the minimum organization which could effectively meet conditions in the region. Such a force was turning out from 200 to 300 completed cases per month. During that period the Farm Debt Adjustment personnel built up close understanding and sympathy for the program of voluntary debt adjustment on the part of all agricultural agencies in the eleven states.

On July 1, 1937 budgetary restrictions forced a reduction of over 50% in the personnel⁽²⁾. This has placed a considerable strain upon the supervisors in charge of the debt adjustment work, and has necessitated restricting their activities almost exclusively to those farmers eligible for rural rehabilitation loans.

On December 31, 1937 there were pending for consideration

(1) Appendix, page 49

(2) Appendix, page 14

by the Farm Debt Adjustment Section in this Region 1083 cases⁽¹⁾. This pending case load could be tripled almost overnight, if it were physically possible for the reduced staff to take on any more cases.

In connection with debt adjustment work in Region One, two noteworthy developments point to the desirability of working on adjustments from a community approach, rather than strictly from a standpoint of individual cases. The first of these began to develop in the state of Maine in the winter of 1936-37. There were some 300 cases in Aroostook County, where production loans had been granted and in each instance the individuals were burdened with debts.

Early in the fall of 1937 an approach was made and various conferences were held with major creditors in Aroostook County, involved in the 300 or more cases in question. As a result, general agreements were worked out to provide for adjustment of the clients' debts. General blanket repayment terms were agreed upon for all 300 cases. As a second step following this broad understanding, the rural rehabilitation supervisors were able to work out the 300 individual cases in detail, with a minimum of effort. With the limited personnel available, it would have been impossible for them to have worked out each case separately, from the ground up.

The second instance occurred late in 1937. Arrangements were made with various agricultural interests in New Jersey to enter into a study of the fruit and vegetable conditions in the southern

(1) Appendix, page 43

part of the state. The Farm Debt Adjustment supervisor made a survey of some seventy-five farms, and representatives of the State Experiment Station surveyed approximately 100 other farms, in order to determine the extent of the debt load per acre of vegetables and fruit.

A number of conferences have been held with state officials and bankers to determine the best approach toward stabilizing the fruit and vegetable industry through debt adjustment, without predicated the adjustments on the obtaining of loans from any source. It is apparent from preliminary results of this survey that considerable work can be done through this approach. There are a total of over 2,500 potential clients in New Jersey alone who might be favorably affected by this one survey.

The program of debt adjustment for 1938 will further the work of the Farm Security Administration both in connection with rehabilitation loans to clients, and in cases where it is necessary to rewrite loan agreements and work out new farm plans. More and more of the actual work of debt adjustment must be done by rehabilitation supervisors, under the direction of Farm Debt Adjustment supervisors⁽¹⁾. As the program develops, more of the time of the Farm Debt Adjustment supervisor will be released from this supervision, and more emphasis can be placed on the cases of farmers who are not necessarily recipients of rehabilitation loans.

The response to the program on the part of various loaning agencies, including local banks, has been productive of excellent

(1) Appendix, cf. pages 13, 14

results. A continuance and furthering of such cooperation will be of marked benefit to agriculture in general in the Region. The program thus far developed has been materially aided by the excellent spirit of cooperation shown by all existing agricultural agencies, and the state and county Voluntary Farm Debt Adjustment Committees. And lastly, the program has been greatly aided by the cooperative spirit shown by the creditors themselves.

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In the Appendix will be found three tables which show the work accomplished, and which also explain the manner and means of completion of cases closed by the Farm Debt Adjustment Section of the Farm Security Administration from September, 1935 to December 31, 1937⁽¹⁾. It will be noted that these figures have been broken down by states. They show the total number of cases handled, the number which originated as Farm Security Administration clients, the total number carried to a successful conclusion, the number dropped and the number still pending.

In explanation of the number of dropped cases⁽²⁾, it should be pointed out that in only a few instances did the cases fail of solution because of failure of the creditors to cooperate. Most of these cases were eliminated because it was found the applicants were not farmers, or had demonstrated in the past that they were unworthy of financial aid, or had presented financial problems of a non-agricultural nature.

(1) Appendix, pages 42-45

(2) Appendix, page 43

The total amount of the original debt is shown, together with the amount written off as a result of cooperation of the creditors⁽¹⁾.

It is also significant to note that the total amount of the delinquent taxes paid, as the result of debt adjustments, is greatly in excess of the government funds expended for the supervision of this work⁽²⁾.

The number of cases involving solely a reduction of the creditors' claims, or which merely represent an agreement by creditors to extend the time of payment, is shown by states⁽³⁾.

All miscellaneous means of settlement, such as the transfer of parts of the security to creditors, the rewriting of existing payment schedules, the securing of credit where the applicant had failed in an earlier attempt, are grouped under the heading of "Other Methods"⁽⁴⁾. Combinations of any of these three groups are reported as "Combinations"⁽⁵⁾.

It may be of interest to note that of 4,666 cases in Region One, 60% were settled by reductions in the amount of debt; 21% by extensions granted by creditors; 8% miscellaneous types; 11% by combinations of two or more of these means of adjustment⁽⁶⁾.

In many cases it has not been necessary for the debtor to obtain loans from any source. In others, loans were obtained through such credit sources as : Federal Land Bank, Land Bank

(1) Appendix, page 43
 (2) Appendix, page 43
 (3) Appendix, page 45

(4) Appendix, page 45
 (5) Appendix, page 45
 (6) Appendix, page 45

Commissioner, Production Credit Associations, local banks, individuals and finally, loans from the Farm Security Administration⁽¹⁾.

Of the 4,666 cases adjusted in Region One, only 3,510 were accompanied by loans. Of these, 16% were Federal Land Bank long-term mortgage loans; 7% Land Bank Commissioner mortgage loans; 14% Production Credit Association short-term financing; 4% from local banks; 6% from individuals; and 53% from the Farm Security Administration⁽²⁾. Throughout the program, it has always been the policy to attempt to secure local financing before referring a case to any other source. Therefore in the cases handled up to December 31, 1937, 10% of the financing came from local banks or individuals; 37% from the Farm Credit Administration; and 53% from the Farm Security Administration.

Also shown in the tables, by states, are the average debt carried per farm after adjustments; the average debt reduction; the average number of acres operated; and the average debt per acre which the client was set up to carry⁽³⁾.

(1) Appendix, page 45
(2) Appendix, page 45

(3) Appendix, page 44

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VII

LOAN COLLECTIONS

Although an attempt is always made to collect Farm Security Administration loans in full, in accordance with established policies of the Administration, collection activities are guided by a consideration for the interest and welfare of the borrowers⁽¹⁾. This means that as long as the government's security remains good, the first thought should be of the welfare of the families involved.

The objective of the Farm Security Administration is to rehabilitate, and in so doing, to make it possible for the borrower to repay his loan. In order to further this primary objective, forbearance agreements and extension agreements are entered into, renewals and other repayment easements are made with the borrowers when such procedure appears to be for their best interests (assuming always that the security is good). Farm Security field personnel are cautioned against making collection activities so forceful that farm operations are handicapped through lack of cash. Farmers must have enough money to carry

(1) Appendix, pages 16 - 19

their crops and livestock as well as to maintain a respectable standard of living.

Rehabilitation supervisors in Region One have found that they are able to include in their collection work considerable activity which is helpful to borrowers, in that other creditors are shown that it is often to their best interests to be less hard-boiled in their collections. Coincidental with much of this work, the Farm Security Administration finds that unsympathetic and unscrupulous creditors can often be prevented from employing some of their more vicious methods of collection. It has been found helpful when thinking of the client's debt to the Administration, to think also of his other creditors, and strive to arrive at a solution which is just and equitable to all.

Collection methods in this Region are geared to the various types of agriculture described in earlier paragraphs. It is recognized that certain loans must run for a longer period of time than others in order that borrowers may receive the maximum advantages offered by the rehabilitation program. It has been found, for instance, that dairy loans can in general be most easily repaid by means of monthly milk orders which are prepared on a percentage rather than a flat rate basis. This permits the family to receive a larger proportion of its income for family expenses when the milk check is small.

Loans for crops mature at the end of the harvest season or, if crops are stored, during the storage season. Other loan repayment schedules are fitted to the contemplated income of the

borrowers.

Looking to the future of the repayment program in Region One, it is planned to tie collection activities more closely to the farm and home management plans. This means that the supervisory activities of both the farm and home supervisors will coordinate their work more closely with the collections work. Collections work, in turn, will depend more upon the initiative and resourcefulness of the supervisory work.

E N D

APPENDIX

GENERAL FARM STATISTICS

REGION ONE

Based on United States Census for 1935

Table No. 1

FARM POPULATION

	No. of Operators	Total Population	Persons Per Farm
REGION I	585,900	2,906,573	4.96
Connecticut	29,508	143,157	4.45
Delaware	10,134	48,558	4.68
Maine	40,092	184,697	4.41
Maryland	42,908	241,596	5.44
Massachusetts	33,092	163,219	4.65
New Hampshire	17,147	76,007	4.30
New Jersey	28,818	144,368	4.91
New York	168,269	784,483	4.43
Pennsylvania	186,127	975,082	5.10
Rhode Island	4,078	21,751	5.03
Vermont	25,727	122,656	4.53

Table No. 2

FARMS AND FARM OPERATORS

	*Number of Farms	Number of Full Owners	**Number of Part Owners	Number of Tenants
REGION I	610,718	470,194	39,680	84,671
Connecticut	32,157	27,731	1,595	2,339
Delaware	10,381	6,164	451	3,282
Maine	41,907	35,823	2,889	2,883
Maryland	44,412	29,398	2,077	11,441
Massachusetts	35,094	30,158	1,958	2,164
New Hampshire	17,695	14,435	1,765	1,284
New Jersey	29,375	22,007	1,575	5,242
New York	177,025	133,746	15,603	25,102
Pennsylvania	191,284	145,992	9,195	27,394
Rhode Island	4,327	3,239	396	597
Vermont	27,061	21,501	2,176	2,943

* Region I has approximately 10% of all the farms in the United States

** Region I has approximately 10% of all part-time farmers in the United States

Table No. 3

FARM ACREAGE

	Land Area, Acres	Land in Farms, Acres	*Percent Land In Farms	**Average Size, Acres	Crop Land, Acres
REGION I	111,284,480	57,223,506	51.4%	93.7	20,996,460
Connecticut	3,084,800	2,079,933	67.4	64.7	484,386
Delaware	1,257,600	921,251	73.3	88.7	388,722
Maine	19,132,800	4,721,842	24.7	112.7	1,386,025
Maryland	6,362,240	4,383,641	68.9	98.7	1,677,434
Massachusetts	5,144,960	2,195,714	42.7	62.6	547,560
New Hampshire	5,779,840	2,115,548	36.6	119.6	446,098
New Jersey	4,808,960	1,914,110	39.8	65.2	864,743
New York	30,498,560	18,685,741	61.3	105.6	7,388,398
Pennsylvania	28,692,480	15,855,343	55.3	82.9	6,632,941
Rhode Island	682,880	307,725	45.1	71.1	66,464
Vermont	5,839,360	4,042,658	69.2	149.4	1,113,689

* Region One has approximately 5.3% of United States farm acreage

** The average number of acres per farm in the United States is 154.8 acres

Table No. 4 MOVEMENT FROM URBAN CENTERS TO FARMS, 1930 - 35 INCLUSIVE

	Persons	Percent of Total Farm Population	Number of Farms Occupied 1930-35	Percent of All Farms
REGION I	292,563	10.1	94,891	15.5
Connecticut	18,185	12.7	6,019	18.7
Delaware	3,304	6.8	1,067	10.3
Maine	17,148	9.3	5,739	13.7
Maryland	11,570	4.8	3,900	8.8
Massachusetts	20,356	12.5	6,408	18.3
New Hampshire	11,206	14.7	3,872	21.9
New Jersey	18,609	12.9	6,151	20.9
New York	81,514	10.4	27,362	15.5
Pennsylvania	95,758	9.8	29,261	15.3
Rhode Island	2,638	12.1	843	19.5
Vermont	12,275	10.0	4,269	15.8

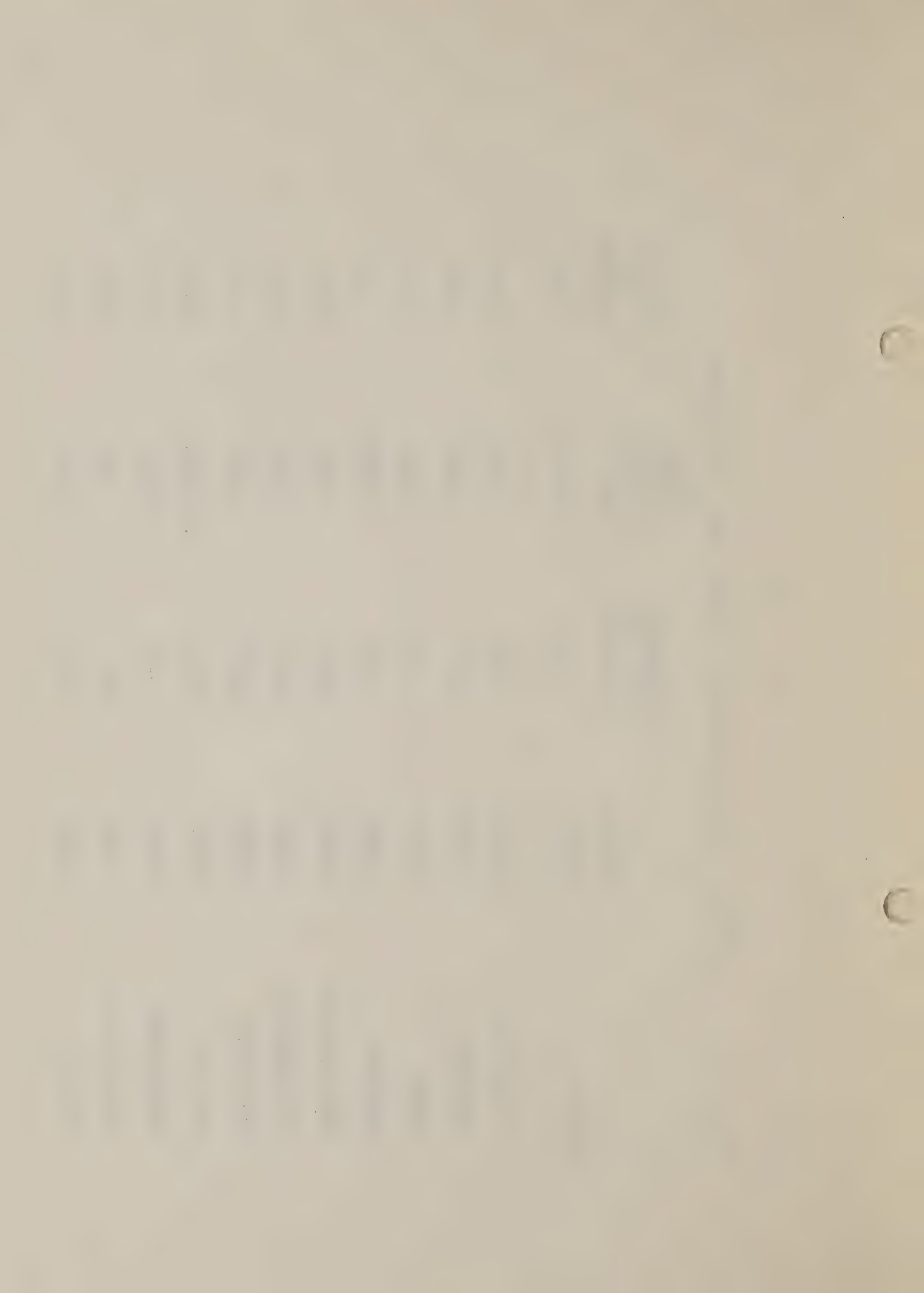


Table No. 5

FARM LABOR

	Family Labor	Labor Hired Full-Time On Farms	Labor Hired Part-Time On Farms
REGION I	566,224	146,979	207,105
Connecticut	26,398	7,153	12,068
Delaware	9,810	1,898	2,159
Maine	39,636	7,914	19,602
Maryland	41,437	14,133	12,071
Massachusetts	31,254	8,974	12,088
New Hampshire	16,527	3,994	8,970
New Jersey	28,072	8,878	6,018
New York	164,886	47,831	49,950
Pennsylvania	179,413	36,960	71,445
Rhode Island	3,807	1,167	1,508
Vermont	24,984	8,077	11,226

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Table No. 6

FARM DWELLINGS

	Total	Occupied	Unoccupied	Farms - No dwellings
REGION I	722,929	676,827	46,002	15,637
Connecticut	37,716	34,167	3,549	1,339
Delaware	12,570	12,124	446	177
Maine	46,609	43,642	2,967	1,061
Maryland	57,409	54,060	3,349	1,194
Massachusetts	40,093	37,660	2,433	1,473
New Hampshire	20,356	18,955	1,401	294
New Jersey	36,330	34,426	1,904	392
New York	213,205	195,267	17,938	5,425
Pennsylvania	222,288	213,140	9,148	3,480
Rhode Island	5,294	4,893	401	180
Vermont	30,959	28,493	2,466	622

1900-1901

1901-1902

1902-1903

1903-1904

1904-1905

Table No. 7

FARM VALUES

	* Average Value Per Farm	Average Value Per Acre	** Value of Land and Buildings
REGION I	\$5,464	\$58.31	\$3,336,873,184
Connecticut	8,828	136.49	283,883,908
Delaware	4,959	55.88	51,475,728
Maine	3,425	30.40	143,539,330
Maryland	5,465	55.37	242,714,142
Massachusetts	7,285	116.44	255,676,839
New Hampshire	3,783	31.64	66,936,940
New Jersey	7,977	122.41	234,313,485
New York	5,905	55.95	1,045,391,981
Pennsylvania	4,505	54.35	861,706,599
Rhode Island	8,144	114.51	35,237,660
Vermont	4,286	28.69	115,996,472

* Average value per farm throughout the United States is \$4,823

** Region One has approximately 10% of United States farm values

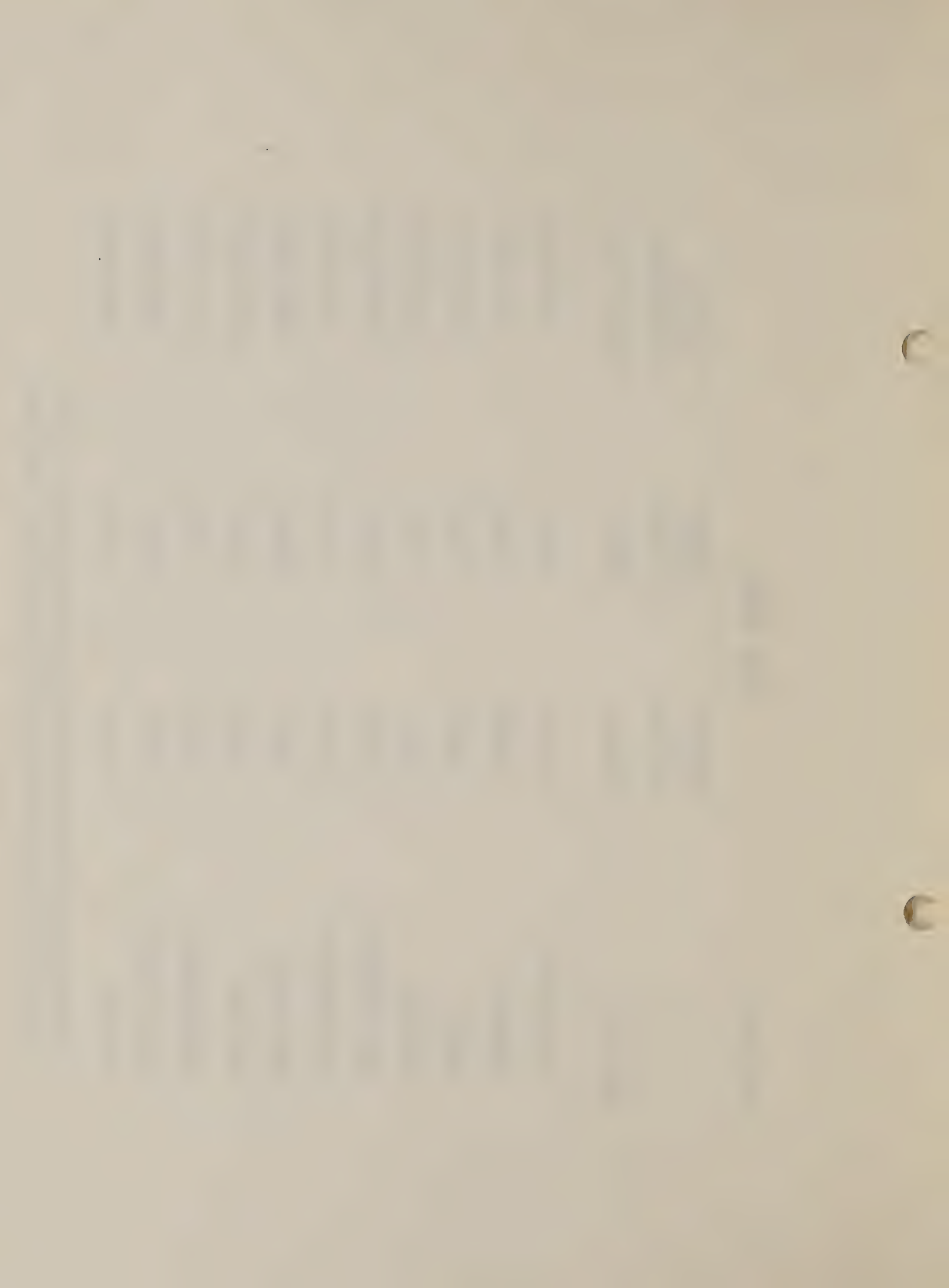


Table No. 8

FARMS MORTGAGED

	Number of Farms Mortgaged	*Percent of Farms Mortgaged	**Farm Debt	Average Debt Per Farm	Average Value per Farm Mortgaged	Average Value Per Farm Free From Mortgage
REGION I	230,413	37.73	\$648,812,000	\$2,816	\$5,669	\$4,933
Connecticut	14,743	45.8	49,091,000	3,330	8,199	7,895
Delaware	2,996	28.9	10,452,000	3,489	5,027	3,713
Maine	14,203	33.9	31,442,000	2,214	4,453	2,811
Maryland	13,908	31.2	46,678,000	3,356	5,769	4,590
Massachusetts	18,190	51.8	53,270,000	2,929	6,122	6,702
New Hampshire	6,822	38.6	11,335,000	1,662	5,779	3,373
New Jersey	12,889	43.9	49,888,000	3,871	7,696	6,490
New York	74,141	41.9	212,154,000	2,861	5,576	4,757
Pennsylvania	57,846	32.2	147,688,000	2,553	4,585	3,740
Rhode Island	1,425	32.9	4,526,000	3,176	6,846	6,481
Vermont	13,250	49.0	32,288,000	2,437	4,313	3,717

* Region One has approximately 10% of all mortgaged farms in the United States.

** Region One has approximately 10% of all farm mortgage indebtedness in the United States.

Table No. 9

FARM HOMES

	Percent Telephones	Percent Electric Lights	Percent Running Water in Homes
Connecticut	64.7	49.7	60.4
Delaware	23.	19.6	13.7
Maine	50.6	28.	43.3
Maryland	24.8	22.5	20.8
Massachusetts	60.3	58.1	70.9
New Hampshire	58.1	35.6	70.
New Jersey	39.5	45.	44.3
New York	46.1	30.	33.3
Pennsylvania	40.3	23.8	33.8
Rhode Island	48.7	51.5	51.8
Vermont	57.3	21.6	67.5

RURAL REHABILITATION FIELD PERSONNEL

IN REGION ONE

As of December 31, 1937

Table No. 1

RURAL REHABILITATION AND HOME MANAGEMENT SUPERVISORS,
AND STATE DIRECTORS

	State Directors Rural Rehabilitation	Rural Rehabilitation Supervisors	Home Management Supervisors
REGION I	3	74	36
Connecticut		2	2
Delaware		1	1
Maine	1	13	5
Maryland		4	1
Massachusetts		4	2
New Hampshire		5	3
New Jersey		6	3
New York	1	16	8
Pennsylvania	1	17	7
Rhode Island		1	-
Vermont		5	4

An assistant Regional Supervisor directs Rural Rehabilitation supervision in New Hampshire, Vermont, Massachusetts, Rhode Island, and Connecticut. Two state supervisors direct the program in New Jersey and Maryland.

Table No. 2

FARM DEBT ADJUSTMENT

	District Supervisors	State Supervisors
REGION I	4	3
Maine		1
Massachusetts, Rhode Island and Connecticut	1	
New Hampshire and Vermont	1	
New Jersey, Maryland and Delaware	1	
New York	1	1
Pennsylvania		1

THEORY OF THE EARTH

CHAPTER I

1

2

3

THEORY OF THE EARTH

CHAPTER II

CHAPTER III

Table No. 3

COMMUNITY AND COOPERATIVE SERVICES

	Cooperative Specialists
REGION I	3
New England States	1
New Jersey, Pennsylvania, Maryland and Delaware	1
New York	1

The Supervisor for New England is also Regional Chief of the Community and Cooperative Services Section, and directs the program throughout the eleven states of Region One.

LOANING ACTIVITIES IN REGION ONE

Including Rural Rehabilitation State Corporation Loans

From Inception of Program to December 31, 1937

Table No. 1

LOANING ACTIVITIES IN REGION ONE TO DECEMBER 31, 1937

Farm Security Loans - Rural Rehabilitation

	*No. of FSA Clients	Amount Loaned	Average Amount Per Client	Amount Repaid
REGION I	10,034	\$7,867,074.24	\$784.04	\$1,633,720.13
Connecticut	262	233,458.48	891.06	61,191.51
Delaware	70	40,406.74	57.23	7,320.18
Maine	2,337	2,409,151.03	1,030.87	616,052.60
Maryland	313	217,186.52	693.88	48,081.93
Massachusetts	431	373,473.25	866.52	78,177.80
New Hampshire	770	535,690.36	695.70	108,109.28
New Jersey	713	662,811.99	929.61	160,554.18
New York	2,552	1,664,545.15	652.25	249,458.74
Pennsylvania	1,610	971,445.81	603.38	133,452.88
Rhode Island	180	143,992.82	799.96	27,729.45
Vermont	796	614,912.09	772.50	143,591.58

* Includes all clients who have received loans since July 1, 1936, some of whom are not now active.

Table No. 2 LOANING ACTIVITIES IN REGION ONE TO DECEMBER 31, 1937

Rural Rehabilitation Corporation Loans

	Number of Clients	Amount Loaned	Average Amount Per Client	Amount Repaid
REGION ONE	1,793	\$1,037,871.68	\$578.85	\$263,822.07
Connecticut			(approx.)	
Delaware				
Maine	809	421,638.05	521.18	89,440.27
Maryland				
Massachusetts				
New Hampshire	82	113,261.60	1,381.24	60,730.79
New Jersey	162	187,911.48	1,159.95	44,654.93
New York	*2	0		
Pennsylvania	703	274,950.55	391.11	58,144.25
Rhode Island				
Vermont	35	40,110.00	1,146.00	10,851.83

* Clients moved from Pennsylvania to New York State. They are still indebted and repayments are made to the Pennsylvania Corporation.

Table No. 3

LOANING ACTIVITIES IN REGION ONE TO DECEMBER 31, 1937

Combined Farm Security and State Corporation Loans - Rural Rehabilitation

	Total Number Clients	Average Size of Family	Total Number Persons in Families	Total Amount Loaned	Total Amount Repaid	*No. of Eligible Families Not on Program
REGION ONE	11,827	5.0	59,135	\$8,904,945.92	\$1,897,542.20	21,797
Connecticut	262	4.4	1,153	233,458.48	61,191.51	500
Delaware	70	5.0	350	40,406.74	7,320.13	No report
Maine	3,146	5.3	16,674	2,830,789.08	705,492.87	1,530
Maryland	313	4.7	1,471	217,136.52	48,081.93	375
Massachusetts	431	4.4	1,896	373,473.25	78,177.30	265
New Hampshire	852	4.5	3,834	648,951.96	168,340.07	2,265
New Jersey	875	4.6	4,025	850,723.47	205,209.11	1,800
New York	2,554	4.6	11,748	1,664,545.15	249,458.74	4,960
Pennsylvania	2,313	5.4	12,490	1,246,396.36	191,597.13	8,902
Rhode Island	130	4.6	828	143,992.82	27,729.45	150
Vermont	831	5.3	4,404	655,022.09	154,443.41	1,000

* According to rough estimates made by Rural Rehabilitation Supervisors, and subject to constant fluctuations in accordance with economic conditions.

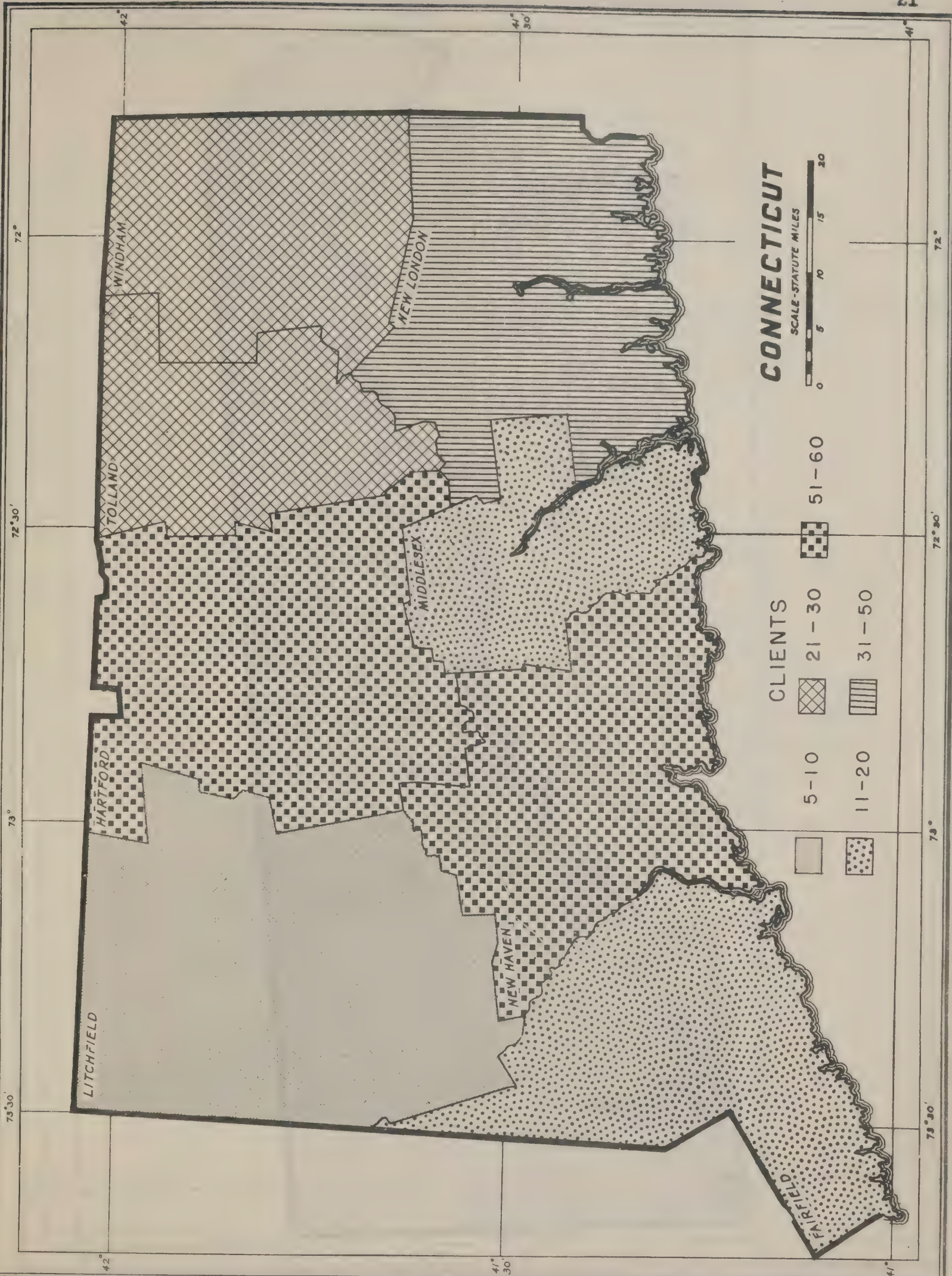
STATE MAPS

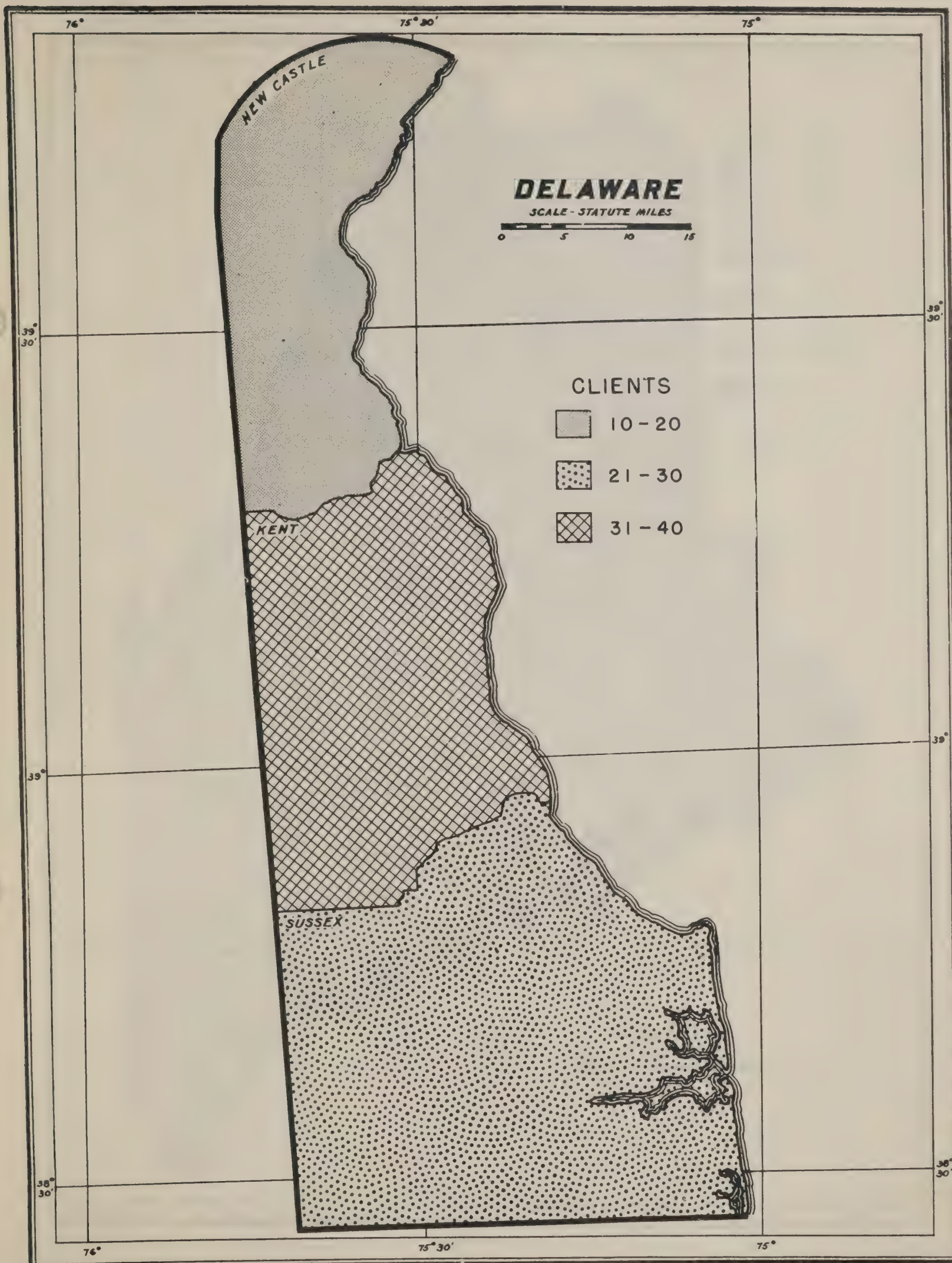
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RURAL REHABILITATION CASE LOAD IN REGION ONE

Comparative Case Load by Counties

As of December 31, 1937





MEMORANDUM

TO : [illegible]

FROM : [illegible]

SUBJECT : [illegible]

DATE : [illegible]

1. [illegible]

2. [illegible]

3. [illegible]

4. [illegible]

5. [illegible]

6. [illegible]

7. [illegible]

8. [illegible]

9. [illegible]

10. [illegible]

11. [illegible]

12. [illegible]

13. [illegible]

14. [illegible]

15. [illegible]

16. [illegible]

17. [illegible]

18. [illegible]

19. [illegible]

20. [illegible]

21. [illegible]

22. [illegible]

23. [illegible]

24. [illegible]

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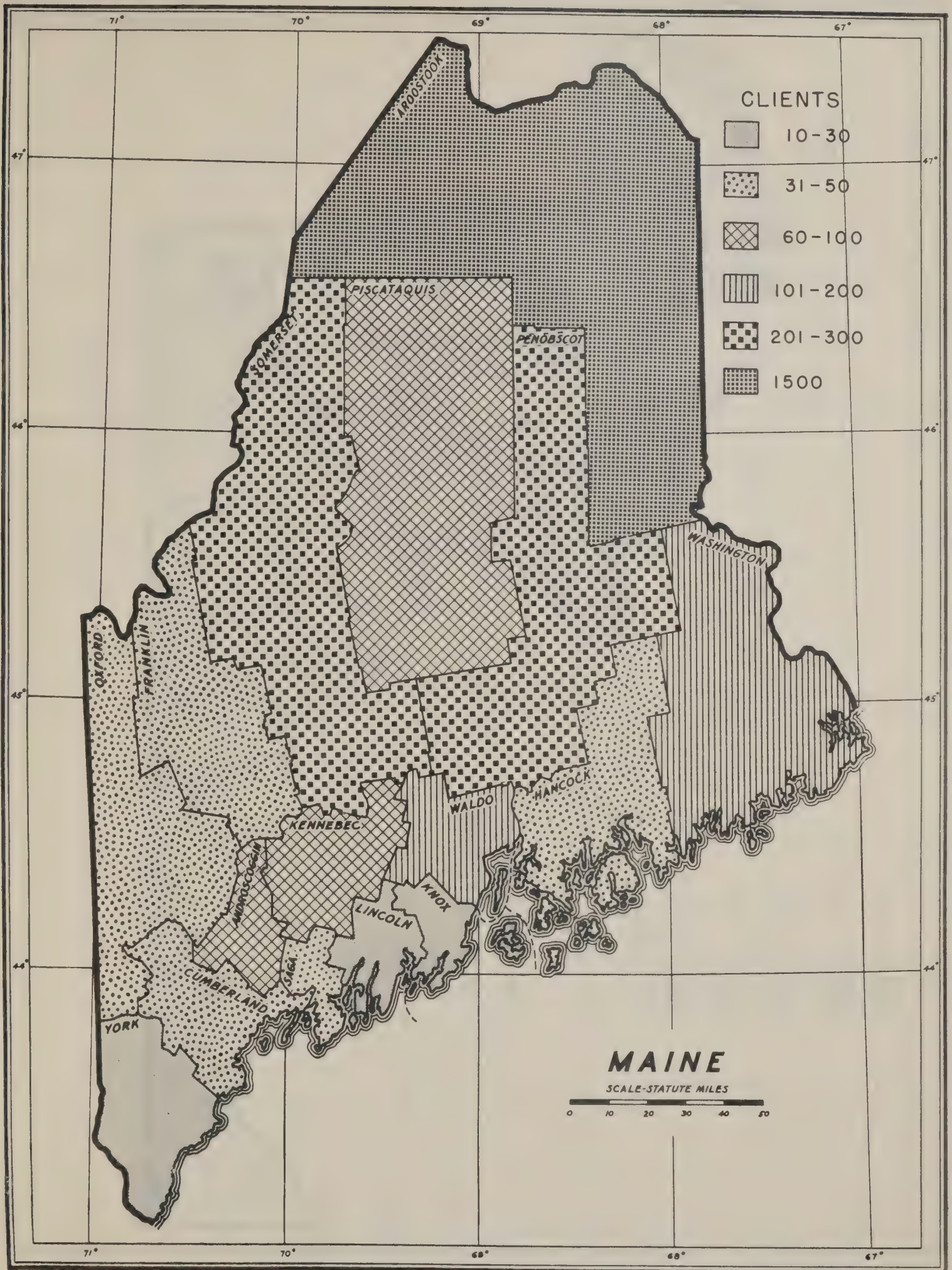
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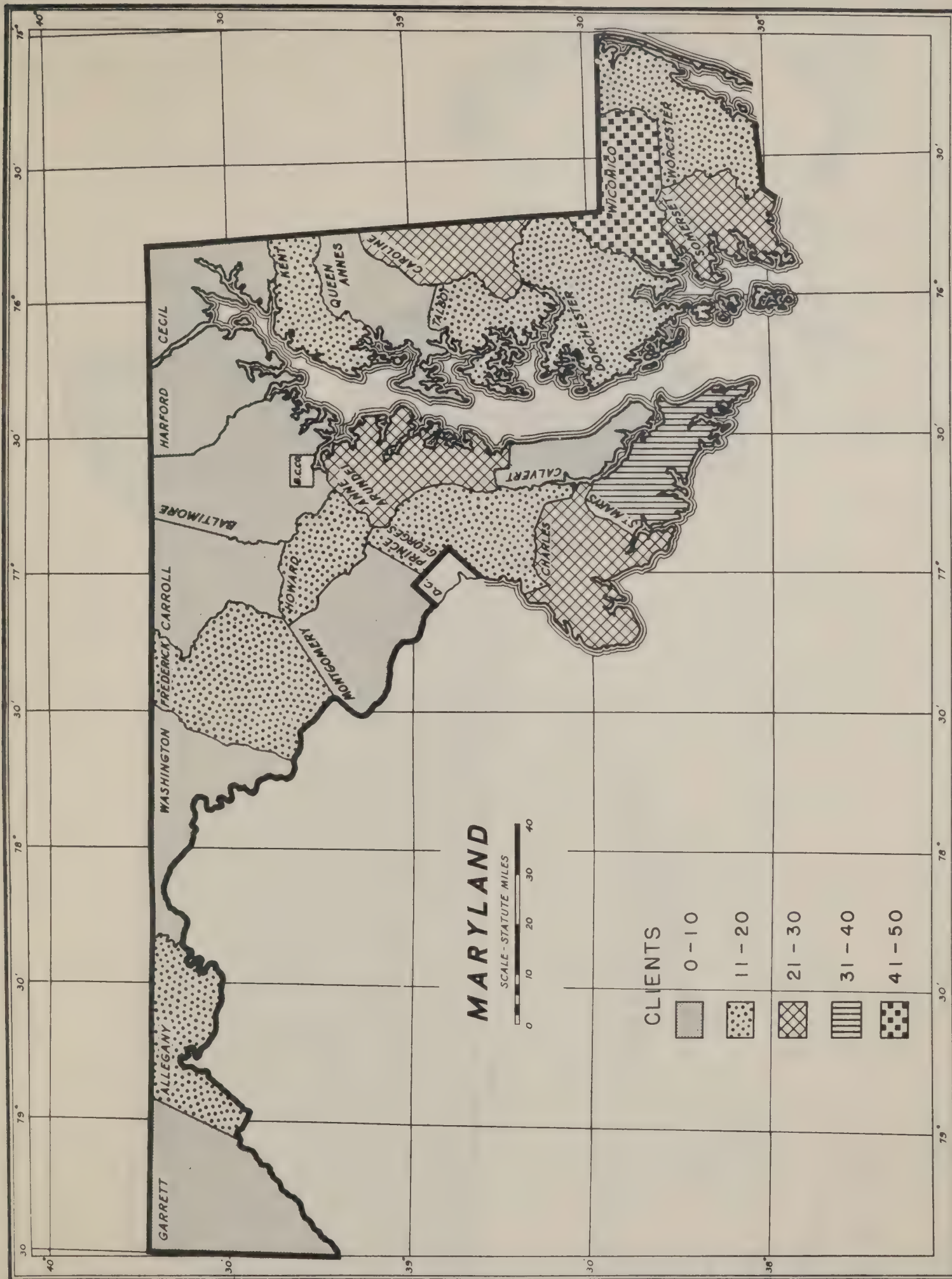
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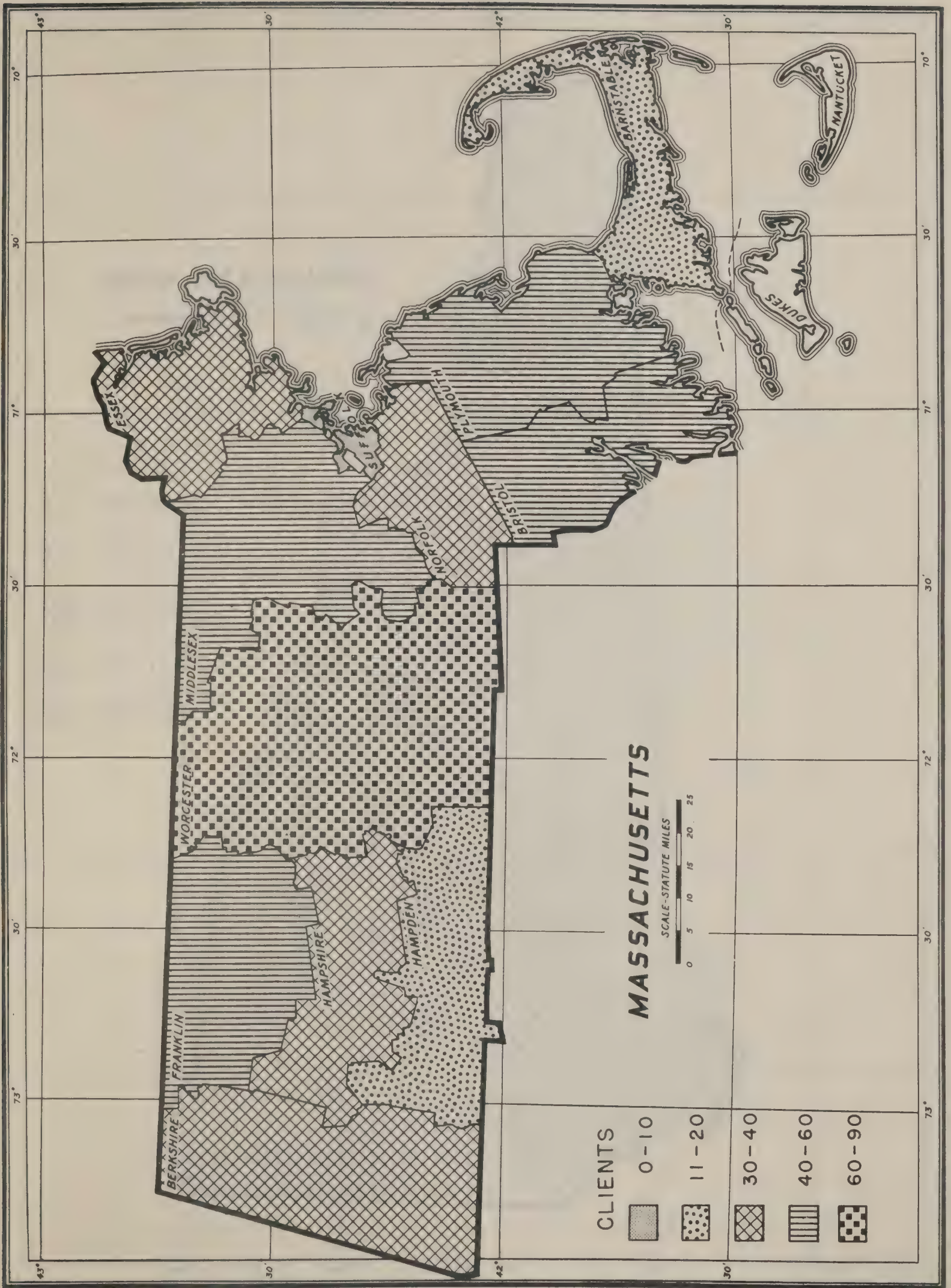
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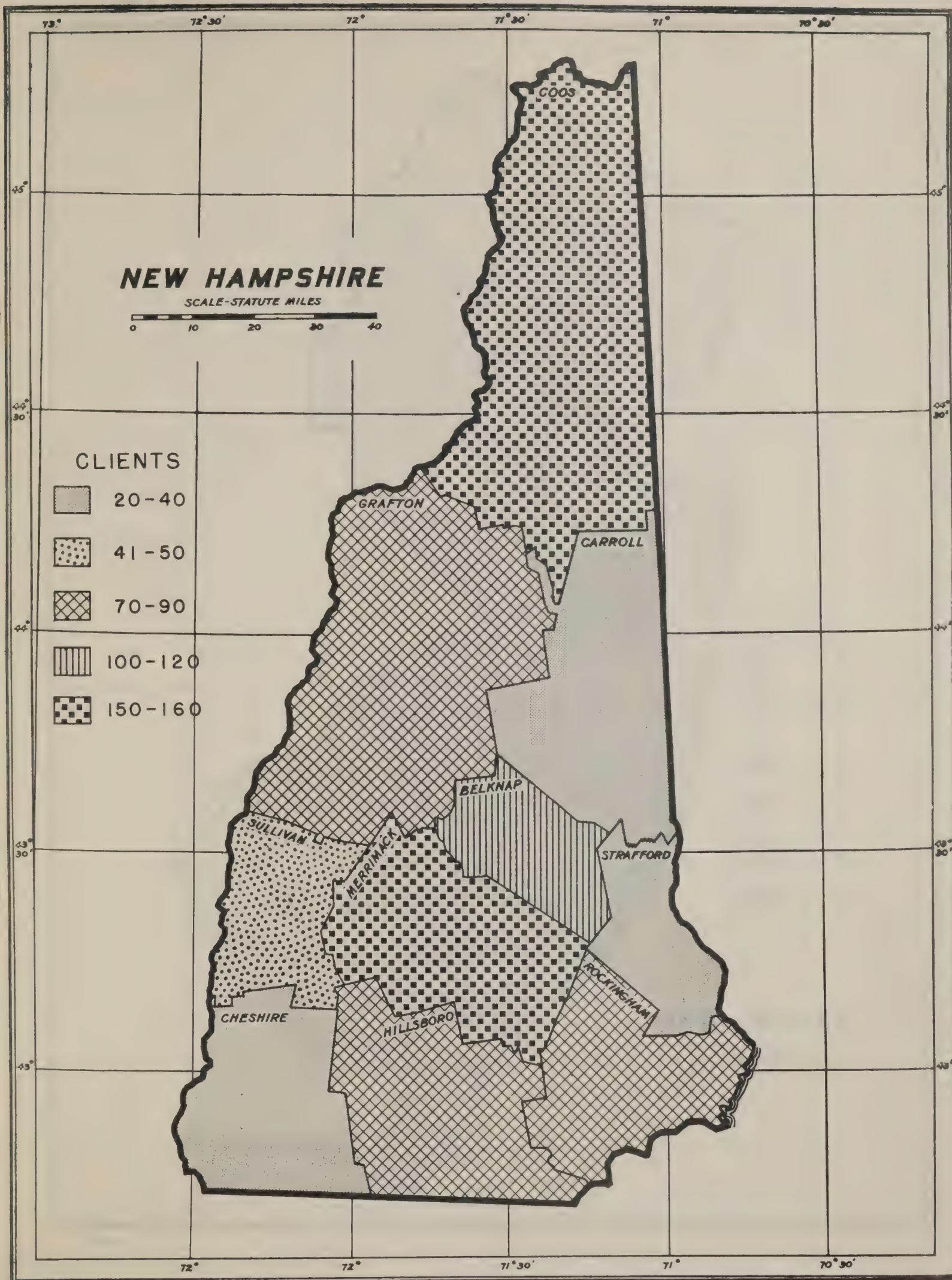
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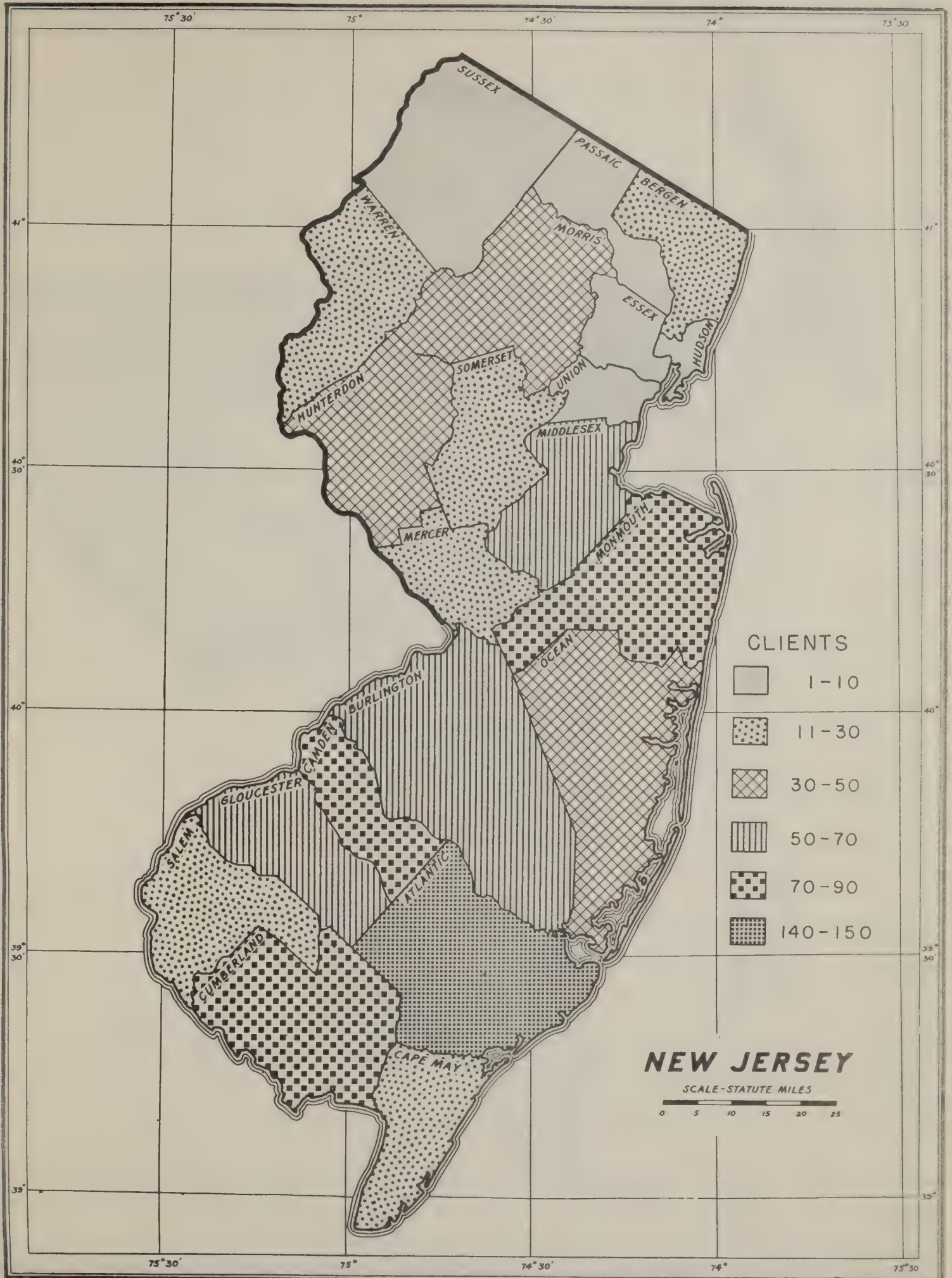


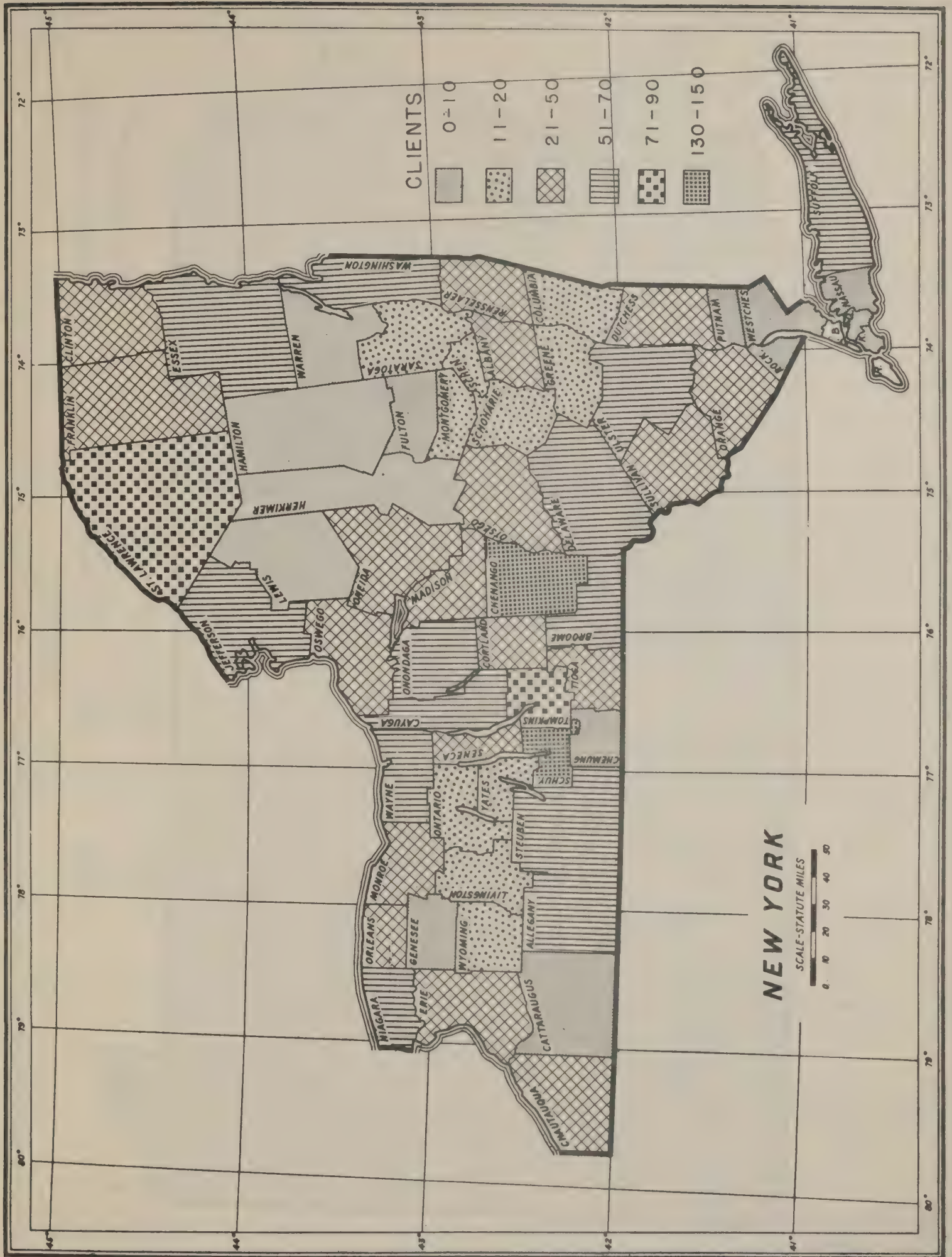


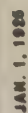


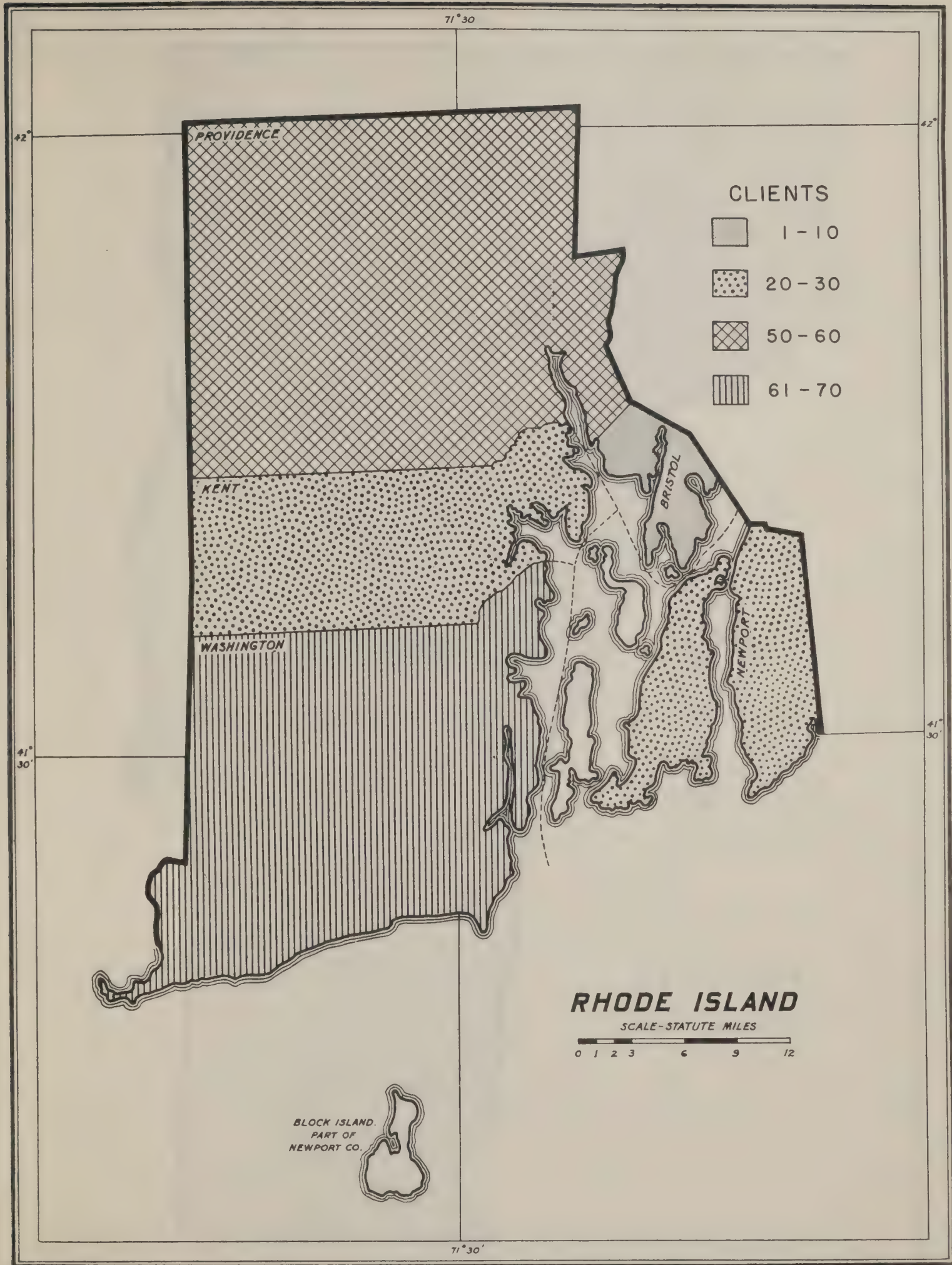


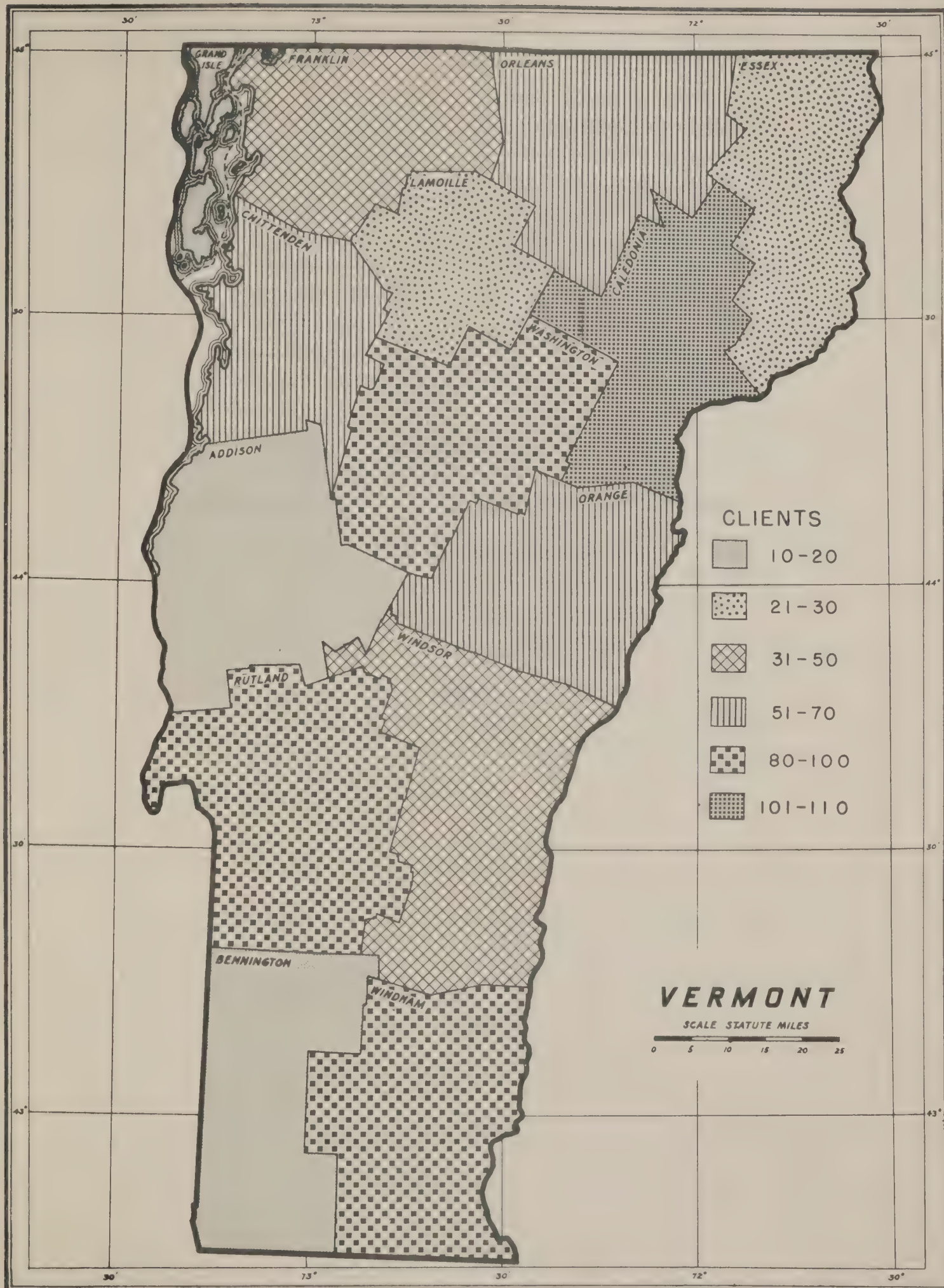












QUOTATIONS FROM
MONTHLY REPORTS OF HOME MANAGEMENT SUPERVISORS
IN REGION ONE

1937

"I have also found accounts being kept in many homes where I honestly did not expect to see them. Some of these are crudely kept to be sure but, nevertheless, they are accounts and a few of them are exceptionally well done. One family in particular, has kept excellent records. The daughter, who graduated last year from high school where she took the Commercial Course, is the one to whom credit is due as neither Mr. nor Mrs. X speaks or writes English. No records were kept here until I made the second year plan with them last year. The daughter then became interested and since then has kept our book. Now that the year is complete, I am planning to borrow the book to copy as a sample. It should be especially interesting because the X family is a low-income Polish family."

-- Massachusetts

"With few exceptions clients feel that the loan has benefited them greatly. The members of the X family feel that the Rehabilitation Loan kept them from losing the farm through foreclosure. Through debt adjustment work the indebtedness against the farm had been reduced to such an extent that they could now see their way clear to paying out eventually, whereas before there was no possible chance to pay off their indebtedness through their farming activities."

-- New York

"Mrs. X is doing a splendid job with her accounts. Her book is very neat and well kept and every item is entered. She also keeps a record of the amount of food supplied from the farm."

-- Maine

"I believe some real constructive work has been done by the Farm Security Administration in awakening farmers to the fact that raising as large a percentage of their living as possible on the farm is good, sound practice."

-- Massachusetts

"One outstanding family - - - I feel is an example of the good which has been accomplished. When we first contacted this family, they were destitute. The house was dirty and there was not a chair one could sit on -- all were in a broken down condition. Mr. X was working for 10¢ an hour whenever he could get work and the family tried to live on that income. One could see at a glance that both Mr. and Mrs. X were very discouraged. The children were undernourished and neglected. It has been necessary from time to time to give them assistance in the form of a grant. This last visit I found the chairs have been repaired and for the seats a board covered with rag carpet had been used; the dining room table had been moved from the kitchen into the dining room and the home was greatly improved in other ways. Mrs. X plans to make a slip cover for the couch which will greatly improve the appearance of the room. She has done considerable canning; there are plenty of vegetables for the family for the winter. With the exception of some assistance for tonsilectomy for the children, the family has become self-supporting."

-- New York

"The X family is doing quantities of canning again this year. They have canned around 1800 cans so far and will do a good many apples. They did around 400 cans of ripe tomatoes this year."

-- Maine

"All farm families have canned extensively this summer and have fruit and vegetables of all kinds for their winter supply. In most all cases they have gone over the required amounts of canning. In Merrimack County I have but two families with several children who have not had good gardens this year and it will be necessary to help them with grants this winter. This is quite an improvement over the number last year. Wild berries have been fairly plentiful this summer and most all of my families have taken advantage of this fact and have preserved them. One woman canned 70 quarts of blueberries, 50 quarts of wild raspberries, 35 quarts of blackberries and 20 quarts of wild strawberries.

Last year she did not can a berry. She is very proud of her achievement and is ambitious to outdo her canning schedule every year."

-- New Hampshire

"Mrs. X is keeping detailed records of all of their farm activities. She checks carefully with the amount allowed on the Home Plan and is trying to keep within that amount."

-- Maine

"Our Annual Report for the four western counties shows the following advances:

- (a) Average number of quarts of fruits and vegetables preserved for home use for each member of the family:

1. Before acceptance	14.1 qts.
2. This year	36.6 qts.

- (b) Average number of pounds of fresh and cured meat produced annually for home use for each member of the family:

1. Before acceptance	20.0 lbs.
2. This year	41.4 lbs.

- (c) Average number of bushels of fruits and vegetables stored per member of family:

1. Before acceptance	5.2 bu.
2. This year	7.0 bu.

- (d) Average number of pounds of milk for each member of the family:

1. Before acceptance	530 lbs.
2. This year	600 lbs.

- (e) Average number of dozens of eggs produced annually for each member of the family:

1. Before acceptance	22.2 doz.
2. This year	22.2 doz."

-- Massachusetts

"After taking the information for a Home Plan for Mrs. X and the Vegetable and Fruit Budget was worked out, she mentioned the amount of canned vegetables she had canned in the fall of 1937, and stated that for the first time she fully realized the real value of having canned vegetables as a subsistence item for the winter. - - - - Canning Cooperatives are also discussed at the time that the information is taken and we have now a few home makers who have given their names as prospective borrowers for a canning equipment."

-- Maine

"Canning record sheets are beginning to be returned and are showing a great increase in preservation of farm products for home use this year."

-- New York

COOPERATIVE AND COMMUNITY SERVICE LOANS

and

Types of Services Established in Region One

As of December 31, 1937

Table No. 1

COMMUNITY SERVICE LOANS APPROVED

	<u>Number</u>	<u>Participants</u>	<u>Amounts</u>
REGION I	148	1,580	\$112,299.16
Connecticut	6	24	6,228.00
Maine	32	382	22,297.35
Massachusetts	10	58	4,354.00
New Hampshire	4	28	2,562.00
New Jersey	16	76	6,321.89
New York	69	831	61,426.92
Pennsylvania	3	81	3,369.00
Vermont	8	100	3,749.00
Average Loan Per Service			\$758.77
Average Loan Per Participant			71.07

Table No. 2 COOPERATIVE PARTICIPATION LOANS APPROVED

<u>State</u>	<u>Number</u>	<u>Amount</u>
Maine	37	\$1,550.00
Maine	15	575.00
<u>T O T A L</u>	52	\$2,125.00

Average Loan Per Participant: \$39.90

Table No. 3 APPROVED COOPERATIVE ASSOCIATION LOANS

	<u>Name of Association</u>	<u>Amount</u>	<u>Number of Participants</u>
REGION I		\$203,000	752
New Hampshire	Forest Products Association, Inc.	100,000	410
New York	Otsego Forest Products Co-operative Ass'n., Inc.	99,000	270
New York	Inter-County Farmers Cooperative Association, Inc.	4,000	72

Table 1: Summary of Data		
Year	2010	2011
Q1	100	120
Q2	110	130
Q3	120	140
Q4	130	150
Annual	460	540

Table 2: Detailed Data		
Category	Sub-category	Value
A	A1	10
	A2	20
	A3	30
	A4	40
B	B1	50
	B2	60
	B3	70
	B4	80
C	C1	90
	C2	100
	C3	110
	C4	120

Table No. 4

COOPERATIVE ASSOCIATIONS FORMED THROUGH
ASSISTANCE FROM THE COMMUNITY SERVICE
PERSONNEL OF THE FARM SECURITY ADMIN-
ISTRATION

Funds Loaned by Other Agencies

	<u>Name of Association</u>	<u>Amount</u>	<u>Number of Participants</u>
REGION I		\$119,397.50	400
Connecticut	New England Poultry Producers League	--	54
Maine	Harmony Farmers Buying Club	--	35
Maine	Kennebec Valley Canning Cooperative Association	35,000.	60
Maine	Hancock County Cooperative Canning Company	12,000.	27
Maine	Aroostook Certified Seed Improvement Association	*6,397.50	190
Massachusetts	Tri-City Dairy Cooperative Association	12,000.	32
Massachusetts	Templeton Co- operative Farmers Incorporated	4,000.	27
New York	Burt Canning Company	50,000.	75

* Loans made on standard farm plans to 6 clients to grow
certified seed for 190 clients.

Table No. 5 TYPES OF SERVICES ESTABLISHED

REGION I	181
Tractor and equipment services (These services include plowing, harrowing, ditching, cultivation, etc.)	47
Threshing and combine services	32
Ensilage Cutting and Silo Filling Services	16
Saw Rigs and Lumber Cutting Equipment	15
Stallion Rings	3
Traveling Blacksmith and Machinery Repair Service	1
Cooperative Milk Hauling and Trucking Services	9
Dusting and Spraying Rings	10
Feed Grinding Services	3
Hay Pressing and Baling Services	6
Cooperative Hatchery Services	6
Grain Drills and Lime Spreaders	3
Corn Planters	3
Corn Cutters and Binders	3
Mowers	2
Manure Spreaders	1
Community Canning Services	10
Community Washing Machine Service	1
Community Binder Service	1
Potato Warehouse Facilities	3
Certified Potato Seed Services	6

FARM DEBT ADJUSTMENT IN REGION ONE

As of December 31, 1937

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TABLE NO. 1	For Consideration	C A S E S			Indebtedness			Taxes Paid	Acreage Operated	
		Adjusted		Total	Dropped	Pending	Prior to Adjustment			Debt Reduction
		F.S.A.	Other							
REG. I TOTAL	7,823	2,605	2,061	4,666	2,074	1,083	\$23,216,618	\$4,151,399	\$399,973	544,523
CONNECTICUT	506	55	155	210	291	5	1,689,426	283,961	36,741	17,812
DELAWARE	117	29	41	70	39	8	310,671	65,364	3,392	10,770
MAINE	1,515	707	218	925	271	319	3,755,608	659,279	47,907	72,847
MARYLAND	576	112	242	354	191	31	2,495,334	699,685	40,104	58,327
MASSACHUSETTS	381	137	82	219	132	30	1,435,737	133,879	37,046	16,273
NEW HAMPSHIRE	182	75	41	116	58	8	410,220	69,900	8,113	16,398
NEW JERSEY	431	75	61	136	241	54	676,128	77,494	11,649	8,823
NEW YORK	1,319	591	408	999	258	62	5,401,839	1,039,298	32,751	127,971
PENNSYLVANIA	2,445	621	764	1,386	519	541	5,753,524	881,406	110,630	164,622
RHODE ISLAND	62	22	4	26	29	7	139,704	3,644	706	2,047
VERMONT	289	181	45	226	45	18	1,148,427	237,489	10,934	48,633

TABLE NO. 2

	I N D E B T E D N E S S		DEBT REDUCTION	ACRES OPERATED
	After Adjustment	Average per Case after Adjustment	Average Per Case	Average Per Case
REGION I TOTAL	\$19,065,219	\$4,086	\$ 890	117
CONNECTICUT	1,405,465	6,693	1,352	85
DELAWARE	245,307	3,504	934	154
MAINE	3,096,329	3,347	713	79
MARYLAND	1,795,649	5,072	1,977	165
MASSACHUSETTS	1,301,858	5,945	611	74
NEW HAMPSHIRE	340,320	2,934	603	141
NEW JERSEY	398,634	4,402	570	65
NEW YORK	4,362,541	4,367	1,040	128
PENNSYLVANIA	4,372,118	3,518	636	119
RHODE ISLAND	136,060	5,233	140	79
VERMONT	910,938	4,031	1,051	215

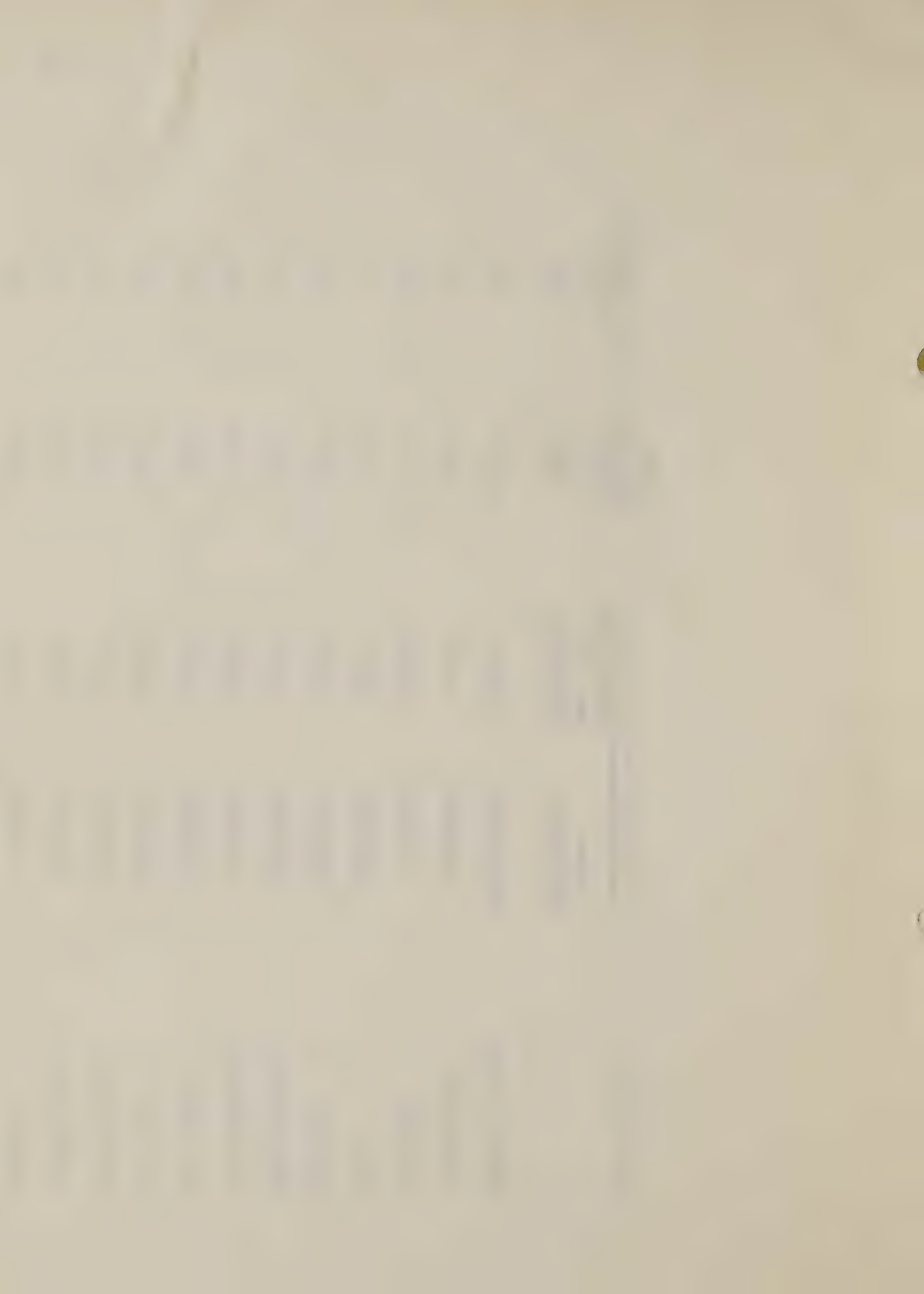


TABLE NO. 3

METHOD OF ADJUSTMENT

NUMBER OF NEW LOANS AIDING IN ADJUSTMENT OBTAINED FROM

	Debt Reduction	Exten- sion	Combina- tion of Methods	Other Methods	Fed. Land Bank	Land Bank Comm.	Prod. Cred. Assoc.	Farm Sec. Admin.	Local Banks	Individuals
REGION I TOTAL	2,831	1,015	423	326	573	250	365	1,907	147	268
CONNECTICUT	115	47	13	26	37	27	45	59	6	15
DELAWARE	56	11	3	0	16	3	4	25	2	12
MAINE	624	211	82	4	46	14	6	293	2	13
MARYLAND	292	50	10	2	142	22	33	103	10	36
MASSACHUSETTS	84	75	16	32	27	19	5	97	0	9
NEW HAMPSHIRE	78	27	10	1	11	20	8	74	6	7
NEW JERSEY	75	51	5	5	3	3	3	65	8	10
NEW YORK	487	300	108	86	31	17	34	394	53	47
PENNSYLVANIA	825	213	160	159	238	111	208	600	54	117
RHODE ISLAND	12	5	3	6	2	1	3	19	0	0
VERMONT	183	25	13	5	20	13	16	178	6	2



INCREASE IN NET WORTH OF RURAL REHABILITATION CLIENTS

IN REGION ONE

As a Result of Loans and Technical Assistance

from the

Farm Security Administration

As of December 31, 1937

Table No. 1

INCREASE IN NET WORTH OF FSA CLIENTS

	Prior to Rehabilitation		Since Rehabilitation		Increase due to Rehabilitation	
	Total	*Average Per Client	Total	Per Client	Total	Average Per Client
REGION I	\$15,945,000	\$1,644.49	\$18,458,000	\$1,903.67	\$2,513,000	\$259.18
Connecticut	709,000	3,004.24	778,000	3,296.61	69,000	292.37
Delaware	31,000	516.67	56,000	933.33	25,000	416.66
Maine	4,295,000	1,706.40	4,920,000	1,954.71	625,000	248.31
Maryland	545,000	1,741.21	653,000	2,086.26	108,000	345.05
Massachusetts	482,000	1,868.22	524,000	2,031.01	42,000	162.79
New Hampshire	808,000	1,309.56	909,000	1,473.26	101,000	163.70
New Jersey	1,214,000	1,509.95	1,478,000	1,838.31	264,000	328.36
New York	3,226,000	1,708.69	3,830,000	2,028.60	604,000	319.91
Pennsylvania	2,696,000	1,304.94	3,121,000	1,510.65	425,000	205.71
Rhode Island	422,000	2,467.34	517,000	3,023.34	95,000	555.55
Vermont	1,517,000	1,980.42	1,672,000	2,182.77	155,000	202.35

* Average net worth per active standard client.

Table No. 2

AVERAGE INCREASE IN NUMBER OF ACRES PLANTED BY FSA CLIENTS

	Prior to Rehabilitation	Since Rehabilitation
REGION ONE	41.2	50.6
Connecticut	67.0	78.5
Delaware	41.0	64.0
Maine	41.8	47.6
Maryland	42.7	61.0
Massachusetts	19.0	20.0
New Hampshire	15.2	18.4
New Jersey	21.5	27.7
New York	54.0	98.8
Pennsylvania	44.4	57.2
Rhode Island	12.0	16.0
Vermont	43.6	57.5

Table No. 3

INCREASE IN ACRES OF FEED AND FORAGE CROPS OF FSA CLIENTS

	Prior to Rehabilitation		Since Rehabilitation	
	Total	Average Per Client	Total	Average Per Client
REGION I	279,467	28.82	350,699	36.17
Connecticut	3,680	15.59	3,884	16.46
Delaware	755	12.58	1,160	19.33
Maine	72,171	28.67	81,582	32.41
Maryland	8,201	26.20	11,040	35.27
Massachusetts	3,821	14.81	4,295	16.65
New Hampshire	30,954	50.17	40,248	65.23
New Jersey	18,588	23.12	37,456	46.59
New York	49,513	26.23	56,069	29.70
Pennsylvania	57,488	27.83	76,771	37.16
Rhode Island	1,483	8.67	1,990	11.64
Vermont	32,813	42.84	36,204	47.27

Table No. 4

AMOUNT OF AAA PAYMENTS RECEIVED BY FSA CLIENTS AS A RESULT OF REHABILITATION

REGION I	\$207,812
Connecticut	5,000
Delaware	1,570
Maine	87,993
Maryland	10,066
Massachusetts	1,239
New Hampshire	8,995
New Jersey	5,097
New York	40,590
Pennsylvania	29,395
Rhode Island	1,300
Vermont	16,567

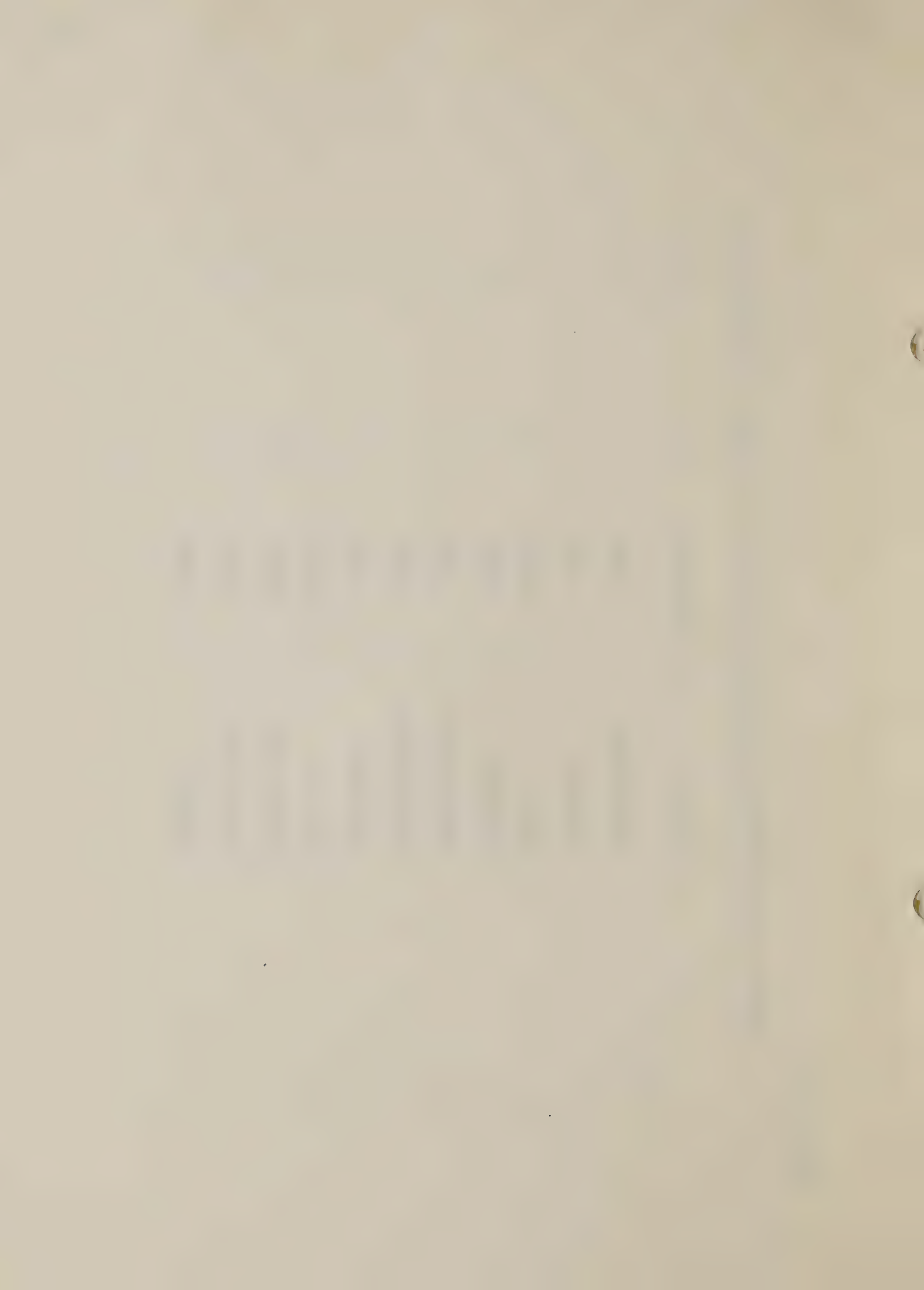


Table No. 5

INCREASE IN WORK STOCK OF FSA CLIENTS

	Prior to Rehabilitation		Since Rehabilitation	
	Total	Average Per Client	Total	Average Per Client
REGION I	11,201	1.16	15,905	1.64
Connecticut	231	.98	255	1.08
Delaware	85	1.42	172	2.87
Maine	3,077	1.22	4,303	1.71
Maryland	565	1.81	802	2.56
Massachusetts	184	.71	228	.88
New Hampshire	368	.71	606	1.10
New Jersey	438	.54	679	.84
New York	2,357	1.25	3,177	1.68
Pennsylvania	2,598	1.26	4,106	1.99
Rhode Island	94	.55	113	.66
Vermont	1,204	1.57	1,464	1.91

Table No. 6

SUBSISTENCE ANIMALS OF FSA CLIENTS

	Did Not Own Prior Rehabilitation	<u>M I L C H</u>		<u>C O W S</u>	
		Do Not Now Own	Have Increased Ownership		
REGION I	2,206	1,023	4,791		
Connecticut	29	10	57		
Delaware	12	5	31		
Maine	285	89	1,326		
Maryland	86	46	83		
Massachusetts	62	34	104		
New Hampshire	226	96	389		
New Jersey	379	356	98		
New York	453	146	1,068		
Pennsylvania	502	140	1,094		
Rhode Island	80	68	53		
Vermont	92	33	488		

Table No. 7

INCREASE IN SUBSISTENCE ANIMALS OF FSA CLIENTS

H O G S

	Did Not Own Prior Rehabilitation	Do Not Now Own	Have Increased Ownership
REGION I	3,827	1,904	4,003
Connecticut	125	95	36
Delaware	11	3	32
Maine	701	296	1,345
Maryland	101	30	159
Massachusetts	107	50	45
New Hampshire	375	217	266
New Jersey	395	339	114
New York	831	443	692
Pennsylvania	718	225	971
Rhode Island	119	81	48
Vermont	344	125	293

Table No. 8 INCREASE IN SUBSISTENCE ANIMALS OF FSA CLIENTS

	<u>P O U L T R Y</u>		
	Did Not Own Prior Rehabilitation	Do Not Now Own	Have in- creased Ownership
REGION I	2,095	856	4,807
Connecticut	28	12	133
Delaware	5	0	31
Maine	462	200	1,330
Maryland	43	16	233
Massachusetts	51	28	133
New Hampshire	241	113	371
New Jersey	242	83	327
New York	439	163	701
Pennsylvania	283	113	1,141
Rhode Island	64	25	112
Vermont	237	103	295

Table No. 9

ANNUAL VALUE OF PRODUCTS CON-
SUMED BY FSA CLIENTS -
1937 Crop Year

INCREASED ANNUAL VALUE OF HOME-GROWN
PRODUCTS BY FSA CLIENTS - Since Receiv-
ing Rural Rehabilitation Loans

	Total	Average Per Client	Total	Average Per Client
REGION I	\$2,174,172	\$224.23	\$764,561	\$78.85
Connecticut	55,455	234.98	7,788	33.00
Delaware	18,360	306.00	10,440	174.00
Maine	596,737	237.08	192,601	76.52
Maryland	51,390	164.19	9,934	31.74
Massachusetts	32,170	124.69	11,260	43.64
New Hampshire	239,650	388.41	119,210	193.21
New Jersey	227,021	282.36	78,090	97.13
New York	369,786	195.76	150,333	79.58
Pennsylvania	340,841	164.98	102,971	49.84
Rhode Island	45,657	267.00	11,457	67.00
Vermont	197,105	257.32	70,477	92.01

Table No. 10 INCREASE IN QUARTS OF FRUITS AND VEGETABLES CANNED ANNUALLY BY FSA CLIENTS

	Prior to Rehabilitation		Since Rehabilitation	
	Total	Per Person	Total	Per Person
REGION I	1,423,056	29.4	2,187,611	45.1
Connecticut	16,235	15.5	19,893	19.0
Delaware	5,418	18.0	12,040	40.0
Maine	328,682	24.5	450,097	33.5
Maryland	28,602	19.4	42,390	28.8
Massachusetts	23,660	20.8	48,385	42.5
New Hampshire	114,064	41.4	253,027	91.8
New Jersey	99,513	27.1	162,487	44.3
New York	316,869	36.7	411,408	47.6
Pennsylvania	363,468	32.6	596,110	53.4
Rhode Island	16,569	21.0	18,936	24.0
Vermont	109,976	27.0	172,838	42.4

Table No. 11 INCREASE IN POUNDS OF MEAT AND MEAT PRODUCTS PRODUCED AND CONSUMED ANNUALLY BY FSA CLIENTS

	Prior to Rehabilitation		Since Rehabilitation	
	Total	Per Person	Total	Per Person
REGION I	2,315,919	47.8	3,309,755	68.3
Connecticut	39,786	38.0	43,974	42.0
Delaware	12,040	40.0	18,060	60.0
Maine	707,755	52.7	930,453	69.3
Maryland	77,898	52.9	84,348	57.3
Massachusetts	25,175	22.1	44,726	39.3
New Hampshire	71,611	26.0	206,712	75.0
New Jersey	104,967	28.6	173,693	47.3
New York	371,281	43.0	507,360	58.7
Pennsylvania	732,281	65.6	1,031,419	92.4
Rhode Island	5,523	7.0	6,312	8.0
Vermont	167,602	41.1	262,698	64.4

Table No. 12

INCREASE IN POUNDS OF MILK PRODUCTS PRODUCED AND CONSUMED ANNUALLY BY FSA CLIENTS

	Prior to Rehabilitation		Since Rehabilitation	
	Total	Average Per Person	Total	Average Per Person
REGION I	20,670,051	426.5	27,713,688	571.9
Connecticut	348,651	333.0	373,779	357.0
Delaware	109,564	364.0	166,754	554.0
Maine	8,530,571	635.8	11,256,797	838.9
Maryland	553,200	375.6	684,525	464.7
Massachusetts	103,240	90.7	122,553	107.7
New Hampshire	984,325	357.3	1,942,320	705.0
New Jersey	1,363,643	371.7	1,999,220	544.9
New York	1,178,272	136.4	1,774,346	205.4
Pennsylvania	4,987,699	447.0	6,460,570	579.1
Rhode Island	431,583	577.0	459,987	583.0
Vermont	2,079,303	510.1	2,472,837	606.7

Table No. 13

INCREASE IN DOZENS OF EGGS ANNUALLY PRODUCED AND CONSUMED BY FSA CLIENTS

	Prior to Rehabilitation		Since Rehabilitation	
	Total	Per Person	Total	Per Person
REGION I	878,893	18.1	1,133,765	23.4
Connecticut	16,222	15.5	20,927	20.0
Delaware	2,408	8.0	5,418	18.0
Maine	261,146	19.5	329,833	24.6
Maryland	26,976	18.3	36,729	24.9
Massachusetts	21,655	19.0	24,553	21.6
New Hampshire	41,636	15.1	71,472	25.9
New Jersey	74,604	20.3	109,527	29.9
New York	141,626	16.4	179,075	20.7
Pennsylvania	227,995	20.4	270,063	24.2
Rhode Island	11,835	15.0	15,780	20.0
Vermont	52,790	13.0	70,388	17.3

Table No. 14 IMPROVEMENT OF LAND TENURE STATUS OF FSA CLIENTS

	Verbal to Written Lease	Longer or Renewable Lease	Laborers and Sharecroppers to Tenants	Better Farms	Total Number Who Have Improved Tenure Since Rehabilitation
REGION I	490	702	664	620	2,476
Connecticut	10	7	14	14	45
Delaware	4	5	2	28	39
Maine	67	93	110	64	334
Maryland	41	58	21	44	164
Massachusetts	3	4	6	2	15
New Hampshire	41	41	13	43	138
New Jersey	45	116	16	38	215
New York	123	171	186	167	647
Pennsylvania	131	162	260	181	734
Rhode Island	5	21	18	3	47
Vermont	20	24	18	36	98

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Table No. 15

*PROGRESS MADE BY FSA CLIENTS DUE TO:

	Supervision	Financing
REGION I	48%	52%
Connecticut	57%	43%
Delaware	20%	80%
Maine	49%	51%
Maryland	38%	62%
Massachusetts	47%	53%
New Hampshire	47%	53%
New Jersey	48%	52%
New York	47%	53%
Pennsylvania	51%	49%
Rhode Island	50%	50%
Vermont	58%	42%

* Based on rough estimates of rural rehabilitation supervisors

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R88

U.S.D.A. Farm security adm.
Rural rehabilitation in region one. 1937.

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Murrian Camp
Muir's Gap

6/1/41

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